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EMPLOYEE BENEFITS AND CONDITIONS OF EMPLOYMENT IN CANADA

HIGHLIGHTS OF STUDIES ON PREVALENCE,
CHARACTERISTICS AND COSTS
FROM 1967 INTO 1972

PAY RESEARCH BUREAU

Public Service Staff Relations Board

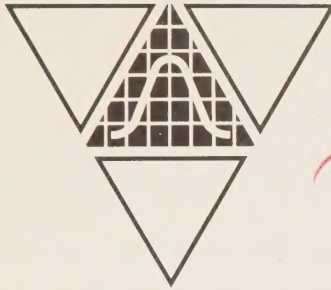
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AND

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EMPLOYMENT

IN CANADA

Highlights of Studies of Prevalence, Characteristics and Costs
from 1967 into 1972

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FOREWORD

The Pay Research Bureau has prepared this publication as a vehicle for the wider distribution of its survey findings on benefits and working conditions. The report is designed to highlight major areas of interest while respecting the confidentiality of the data provided by the survey participants.

Every two years since 1961, the Pay Research Bureau has conducted a survey of a selection of benefits and working conditions in organizations outside the Public Service of Canada. These studies examine the prevalence and characteristics and related benefit expenditures. Reports on each survey are made available to the officials concerned with determining benefits and working conditions in the Public Service. They are also distributed to officials in the survey organizations. This report was prepared in response to an increasing number of requests for data of the type obtained from these studies.

The sample of organizations has remained stable over the past three surveys. This has permitted the presentation of some trend over a six year period.

The Bureau wishes to express its sincere appreciation to the participants both for their excellent co-operation during the course of these surveys and for their agreement to the distribution of this report. They were approached during the 1972 field visits with respect to the presentation of this type of publication and gave a generally positive and encouraging response.

This report was prepared by Mrs. Sheila MacKinnon Selley. The useful advice received from Mr. W.K. Derragh and the assistance provided by Mr. Lucien R. Couroux are gratefully acknowledged.

August, 1973.

T. J. Wilkins
Director.



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EMPLOYEE BENEFITS AND CONDITIONS OF EMPLOYMENT

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PART I

INTRODUCTION

INTRODUCTION

THE PAY RESEARCH BUREAU

The Pay Research Bureau is a Branch of the Public Service Staff Relations Board. It is charged with gathering information in respect to rates of pay, employee earnings, conditions of employment and related practices prevailing inside and outside the Public Service. Reports which result from surveys conducted by the Bureau are usually distributed in confidence and only to appropriate senior officials of government, of organizations representing federal government employees and of participating organizations.

Since the advent of collective bargaining in the Public Service in 1967, the Pay Research Bureau has conducted at least two major field surveys each year. These have included salary surveys of individual occupations of scientific, professional, technical, administrative, office and operational categories of personnel as well as the comprehensive benefits and working conditions surveys. Each major survey covers, on average, about 200 organizations.

Prior to each survey, consultations are held with the employer and employee organizations to obtain their views and requirements. In addition, the suggestions received from participants are taken into account. Required information is normally collected during personal interviews with officials of participating organizations. This involves a detailed matching of job duties and responsibilities for pay surveys and the completion of extensive questionnaires for benefit surveys. After the survey visits, a careful and detailed edit is carried out to identify and correct anomalies. The data are then processed by computer and presented in appropriate statistical format with narrative support.

THE BENEFITS AND WORKING CONDITIONS SURVEY

Every two years since 1961 the Pay Research Bureau has conducted a survey on a selection of benefits and working conditions using samples representative of a specified group of industries. In these studies, prevalence and characteristics and some related benefit expenditures are examined. Survey subjects include time away from duty, life and health insurance plans, income assurance plans, pension plans, hours of work, technological change, premium pay, financial benefits and working conditions. The present sample is representative of three-quarters of the Canadian labour force for all industry except primary products and construction. In developing the sample, establishment size and geographic location were taken into account.

This publication contains a selection of statistics on the principal characteristics of benefits and other conditions of employment and employer expenditures obtained from the most recent survey reports. The basic sample used for this study has remained stable over three cycles, therefore trend data are presented for those items measured consistently over the six year time-span. Graphs are included for rapid visual comprehension and supporting tables inserted for more intensive study. Narrative introductions define the scope of each condition and provide general information.

Survey Co-ordination

Prior to each survey the Pay Research Bureau determines which other government agencies, federal or provincial, are undertaking or contemplating benefit studies and seeks to co-operate with them. This effort complies with participant requests to eliminate duplication of effort on their part and has been found to foster understanding and a helpful exchange of information among all the parties involved.

Each of the ten Provincial Governments is approached in respect to co-ordinating its needs for data on benefits and working conditions within the scope of the Pay Research Bureau survey. Positive responses have been received from six provinces and three participated extensively in the 1971 survey. Each of the three sent at least one officer to the survey briefing sessions. These officers later conducted field interviews within their own provinces. Co-operating provinces receive access to the information collected within their jurisdictions. The three provinces and departments actively involved are:

Manitoba	:	Management Committee of Cabinet
New Brunswick	:	Treasury Board
Ontario	:	Civil Service Commission

The Pay Research Bureau also co-operates with Statistics Canada and Canada Department of Labour with their survey of Labour Costs in respect to the expenditure portion of the survey. The Labour Costs Survey is conducted annually and is designed to obtain information on the composition of the wage package for selected industry groups on a national basis. The 1971 Survey of Labour Costs was applied to the manufacturing industry whose establishments comprise about 50% of the Pay Research Bureau sample. Our expenditure questionnaire for the Benefits and Working Conditions Survey was adapted to cover the requirements of the Labour Costs Survey. As a result, 85 contributors to both surveys were required to complete only one set of forms.

Sample

The present sample was developed in association with Statistics Canada to provide a continuing source of representative information for the evaluation of benefits and working conditions in Canada for comparison with the federal government. This sample of 180 establishments has remained stable since 1967. Prior surveys were conducted on various sample and employment bases.

The source of employment selected as a base for the current sample was the Canada Department of Labour's Wage Rate Survey as of October 1, 1966. The Wage Rate Survey is designed to gather information from all establishments, in selected industries, with at least twenty employees in one month of the year. Establishments in each of eleven industry groups were arranged in descending order of total numbers of employees. From these listings the first 75 per cent of the employees with their corresponding establishments were retained for purposes of selecting a sample.

The establishments in the sample were chosen from the eleven industry groups in proportion to the size of each industry with a minimum representation of eight establishments in each industry group. The sample was drawn systematically from a random starting point within each industry group. Included in the sample design was a method of substitution to ensure appropriate regional distribution and replacement of firms unable to participate. The eleven industry groups, the population from which the sample was developed, and actual survey sample statistics for 1967, 1969 and 1971 are shown in Appendix A.

Survey Procedures

Two questionnaires are prepared, one for incidence (prevalence) and characteristics, to be completed during the survey interview, and one for expenditures, to be completed prior to our officer's visit and discussed during the interview. The basic concepts behind both questionnaires and their format have remained unchanged for the three subject surveys. They reflect the contributions of the federal employers, employee representatives and the co-operating survey agencies. The questionnaires are sent to participating organizations approximately two weeks in advance of scheduled interviews to enable participants to familiarize themselves with the incidence and characteristics questions and to complete the expenditure portion prior to the interview.

Two weeks of briefing sessions are held during which officers scheduled to participate in the field work are made familiar with the benefit plans and working conditions under study. Field survey work then commences and, after two days of interviews, officers meet to discuss any problems encountered and to work out common approaches to these difficulties. Officers then travel across the country, working individually, but maintaining contact with Ottawa for co-ordination of interviews and to ensure any technical difficulties are resolved with consistency.

Completed questionnaires are edited by officers who participated in the field work. Apparent anomalies or discrepancies are discussed with the officer who completed the return and are checked against benefit plan literature or collective agreements provided at the time of the interview. In some cases further checks are made with company officials. Accuracy of the returns is further assured by comparisons with previous surveys and cross-checks between the characteristics and expenditure returns. Data are coded during the editing process then transferred to punch cards. The edit runs based on these cards, the calculations and, finally, the computer print-outs of the tables to be incorporated in the report are thoroughly checked at all stages both by computer edit and manually.

HIGHLIGHTS OF THE SURVEY

The following technical details and general information are presented to help the reader understand and use this report.

Effective Date

This report refers specifically to 1967, 1969 and 1971. Expenditure returns for the survey applied, at the respondents choice, either to the fiscal or calendar year stated. To assure that incidence and characteristics data are as current as possible, yet within the scope of the expenditure year, the effective date of this portion of the survey is set at December 31. Field work is conducted in the following February to April period to increase the effectiveness of discussion on expenditure returns applying on a fiscal year basis.

January to June, 1972

During the last survey a measure was taken of actual, anticipated and contractual changes from January to June, 1972. With the exception of Sickness Benefits, which were affected by new Unemployment Insurance Legislation in early 1972, and Paid Vacations, the changes reported were not judged to be of a magnitude that would significantly alter the December 31 statistics. An outline of the principal observations, excluding those applying to Sickness Benefits and any which may have resulted from negotiation in progress at the time of the interview, follow:

Vacations

29 establishments reduced the length of service required for 3, 4 or 5 weeks vacations.

Holidays

9 establishments added one paid holiday for 1972.

Life Insurance

5 establishments increased maximum coverage; 3 establishments increased their employer contribution.

Pensions

14 establishments reported changes in one or more of the following areas: retirement ages (5), post retirement adjustments (4), contribution rates (3), and benefit formulae (7).

Shift Differentials

7 establishments increased shift differentials; 1 eliminated them.

Hours of Work

A telephone survey in January 1973 showed no significant movement during the twelve months following the last field survey.

Survey Categories

In all three surveys, the data were obtained on the basis of office and non-office employees, as defined in Appendix B. These two groups of employees are used for weighting purposes throughout the report. If benefits differed for certain employees within a survey category, the data applying to the majority of working level office or non-office staff were processed. In most instances, the overall benefit plans did not vary significantly between major groups, occupations and levels (for example, supervisory and non-supervisory; union and non-union).

During the last survey an extensive study was conducted to ascertain if administrative and professional employees received the same benefits and conditions of employment as other office employees. The only significant differences in benefit provisions pertained to paid vacations and separate data are reported for this group in the appropriate section of this report. Other significant differences noted and presented separately in this publication pertain to overtime compensation and compensation for other premium hours.

Statistical Presentation

All data are shown as percentages of office and non-office employment. Employment is defined as the average number of employees on staff during the reporting year. As previously explained, the office and non-office survey categories comprise all the employees in the establishments of the sample. In effect, the percentages shown refer to the number of establishments weighted by their average numbers of employees. For conditions that apply to all employees, for example, hours of work, insured benefits and paid time away from duty, the percentages shown parallel the percentage of employment that actually receive the benefit; for other conditions, such as shift differentials, which do not apply to all employees, this inference should not be drawn.

Each benefit is introduced by its prevalence. This prevalence, or incidence, shows the applicability of the benefit. Characteristics information, or details of the benefit, follow usually in terms of percentage of prevalence. In some cases the characteristics presentation uses percentages of the whole sample either for simplicity of presentation or to show relativities more accurately. This is used in the case of sickness benefits where one of three types of benefit may cover the same situation. In every case the percentage basis for characteristics is clearly identified by footnotes and the intensity of type within the table.

Cost data are presented in terms of mean employer expenditures calculated on the bases of straight-time payroll, productive time payroll and dollars per employee. Further information of an interpretive nature with respect to costs is located at the beginning of Part III. Definitions of terms are in Appendix B.

PART II

PREVALENCE AND NATURE

PAID
TIME
AWAY
FROM
DUTY

Paid Holidays

Paid Vacations

Paid Rest Periods

Other Paid Time Off

PAID TIME AWAY FROM DUTY

This section shows the type of paid absences falling within the normal schedule for employees who are able to work.

PAID HOLIDAYS

Holidays are days of public or religious significance on which employees are not normally required to work. The graphic presentations within this section show the proportions of office and non-office employment entitled to specific numbers of holidays in 1967 and 1971. The tables which follow list the application of the more commonly recognized holidays.

There was a definite increase in the number of holidays granted over the four year period. Boxing Day is the only individual holiday to have become significantly more generalized. During the last survey an increase was noted in the number of employers reporting two types of floating holidays: either one day for each employee on an individual basis or one or more days to be assigned on an establishment basis during the Christmas to New Year period.

Holidays which may fall on days of rest were generally guaranteed by employers in terms of compensation. For 90% of the office employees guaranteed holidays were moved to a working day; for the remainder compensation took the form of additional pay in lieu of an additional day for either some or all guaranteed holidays. Boxing Day for office employees and Remembrance Day for both office and non-office employees were the only two holidays which were granted but not guaranteed for 95%, or more of the eligible employees.

PAID VACATIONS

Paid vacations applied universally to the employees studied. With a very few minor exceptions the amount of vacation entitlement increased with the employee's length of service. The graphic presentations which follow show the cumulative proportions of office and non-office employment who enjoyed three, four and five weeks vacations after the given numbers of years of service in 1967 and 1971. Supporting tables show service requirements to become eligible for a full three, four, five or six weeks of vacation as well as movement over a four year time span. As significant differences in service requirements and vacations entitlements often apply to senior levels of office staff, data are presented separately for this group, categorized as administrative/professional, and defined in detail in Appendix B. The tables also summarize vacation pay provisions, vacation bonuses and minimum service for vacations.

Vacation Bonuses

Thirty-six of the 178 employers in the 1971 study had provisions for vacation bonuses either in the form of additional time or additional cash. Bonuses in the form of time applied to 28 establishments comprising 30% of the survey employment. Eight plans incorporated bonuses of one, two or three additional weeks after each 5 years of service starting after 10, 15, 20 or 25 years of service. The plans with the more generous bonus provisions commenced after the longer service qualifications. Another eight employers granted a non-recurring bonus at one or two points in the employee's career, typically two to four extra weeks after 15 or 25 years of service. Six establishments granted extra time if vacations were taken in the winter months and three establishments gave additional vacation to employees between the ages of 61 and 65. Cash bonuses at vacation time applied to few office employees but to nearly 20% of the non-office group. These were flat amounts of from \$50 to \$100 and variable amounts based on service and percentages of earning formulae.

PAID TIME AWAY FROM DUTY

Use of Vacation Credits

It was observed during the most recent survey that nearly all office and three-quarters of the non-office employees might take vacations before the completion of one year of service. Minimum service for any vacation leave was one month for about half the employees. Usually only earned vacation was granted. The carry-over of vacation credits from one year to the next was allowed to nearly one-half of the office employment and just over one-quarter of the non-office employment. An additional 20% of the office employment and 10% of the non-office employment were subject to informal arrangements in this respect. Next, it was noted that the majority of employees were allowed to use only earned vacation credits at any time during their career but most of the other employees would be required to reimburse their employer for unearned vacation leave taken in the event of their resignation. Finally, if employees fell ill during their vacation or became eligible for other leave, such as on bereavement, their vacation credits would have been adjusted accordingly for half the office employees and one-third of the non-office employees.

PAID REST PERIODS

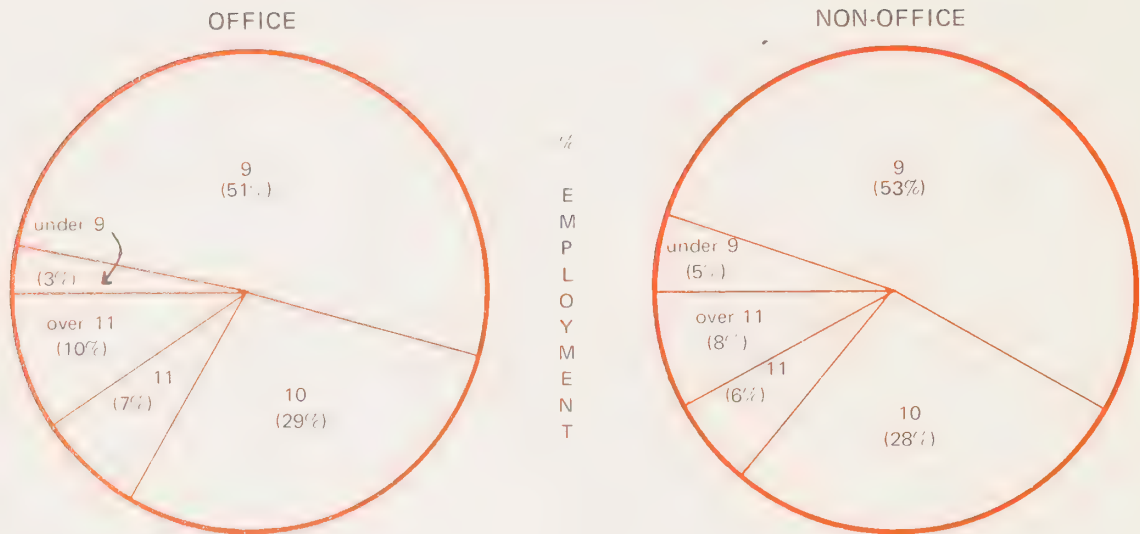
Paid rest periods are defined as intervals during which an employee is permitted to stop work for relaxation. They are usually referred to as coffee-breaks and exclude periods allowed for wash-up and the recording of arrival and departure by time clock. The prevalence and length of rest periods, particularly for office employees, have remained stable for the time span under study and are illustrated in the following graphic and tabular presentations.

OTHER PAID TIME OFF

This presentation shows paid leave for personal reasons, that is bereavement, domestic emergency, illness in the immediate family, marriage and paid time off, either formally or on informal bases for Christmas Eve and New Year's Eve. The amount of time shown for bereavement is the maximum reported for the most immediate family members, generally one's parents and/or spouse. Bereavement leave of a shorter duration usually applied to brothers and sisters and the parents of one's spouse. Included in the presentation are six establishments that granted personal leave on a credit basis generally allowing earned days to be used in specific circumstances and four establishments that had combined banks of credits for use either for absences for personal reasons or illness.

PAID HOLIDAYS

NUMBER OF PAID HOLIDAYS, 1971



NUMBER OF PAID HOLIDAYS, 1967



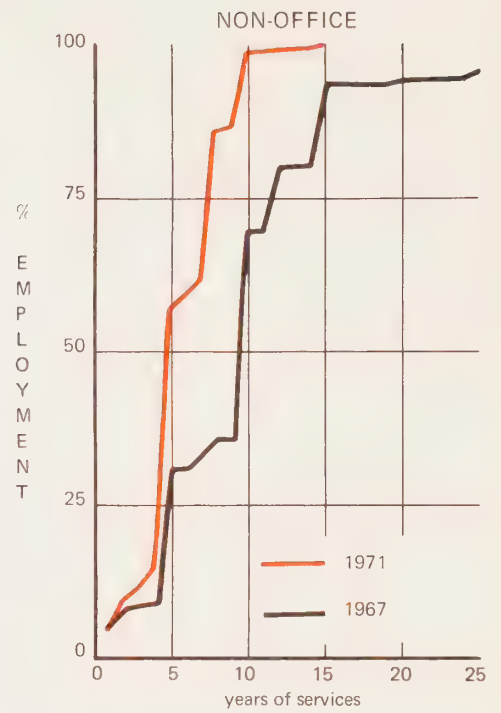
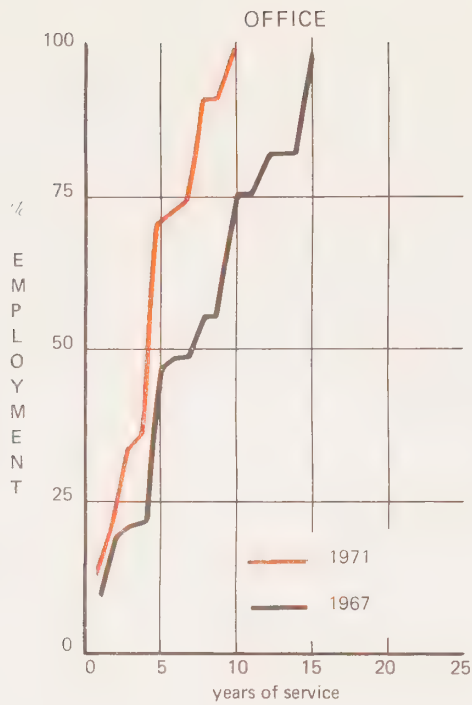
PAID HOLIDAYS

	OFFICE		NON-OFFICE	
	1967	1971	1967	1971
	(% employment)			
PREVALENCE	100.0	100.0	99.8	99.9
Number of Paid Holidays: *				
— under 9 days	33.9	2.9	49.1	5.1
— 9 days	28.5	50.6	24.9	52.8
— 10 days	23.0	29.1	16.8	28.3
— 11 days	6.8	7.0	5.2	6.1
— over 11 days	7.8	10.4	4.0	7.7
Principal Holidays: *				
— New Year's Day	100.0	100.0	100.0	100.0
— Good Friday	98.8	99.6	97.1	97.9
— Easter Monday	17.2	20.1	10.0	14.3
— Queen's Birthday	92.0	97.7	92.3	95.2
— St. Jean Baptiste Day	41.3	41.2	41.3	40.1
— First of July	99.9	99.0	99.2	99.8
— Local Civic Holiday	52.1	52.8	46.9	52.2
— Labour Day	100.0	100.0	99.2	99.8
— Thanksgiving Day	99.5	99.8	96.0	97.9
— Remembrance Day	32.3	30.9	25.5	27.5
— Christmas Day	100.0	100.0	100.0	100.0
— Boxing Day	53.7	80.0	41.2	77.6
Compensation for Guaranteed Holidays Falling on a Day of Rest: *				
— another day off		90.3		63.0
— additional pay		1.0		17.0
— varies		7.2		18.7
— no guarantee provisions		1.5		1.3

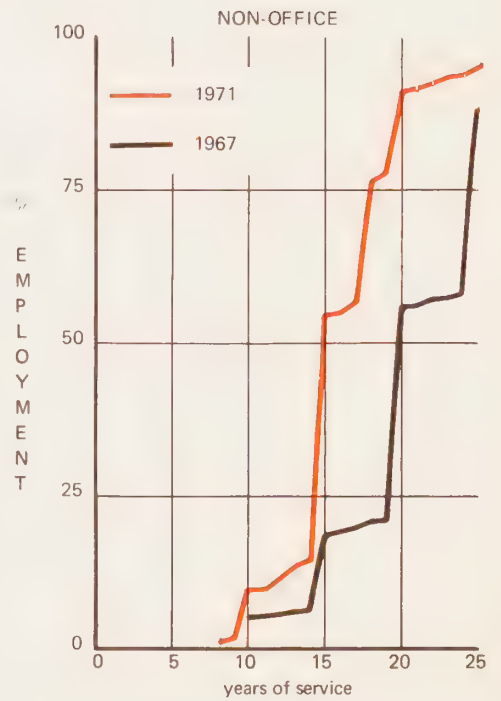
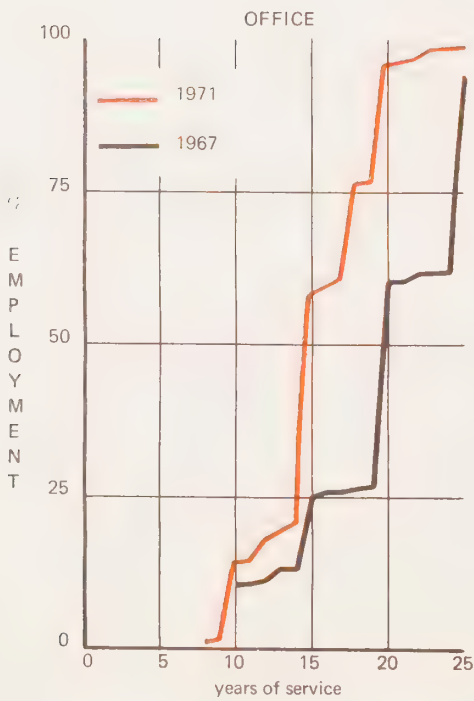
*Percentages apply to prevalence

PAID VACATIONS

THREE WEEKS



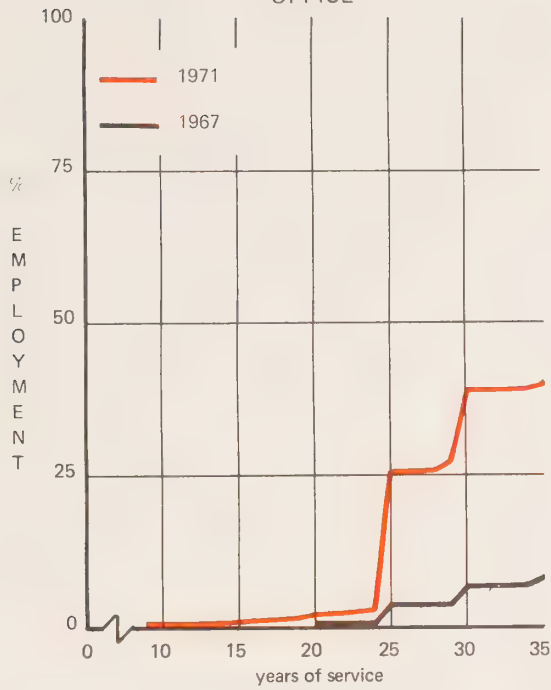
FOUR WEEKS



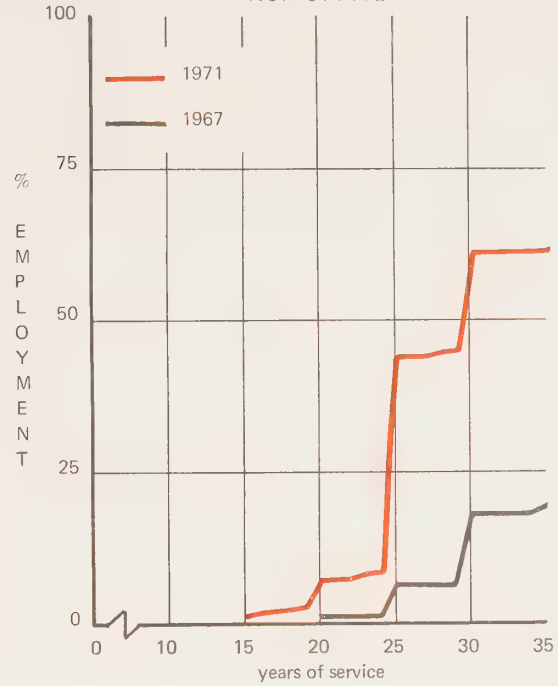
PAID VACATIONS

FIVE WEEKS

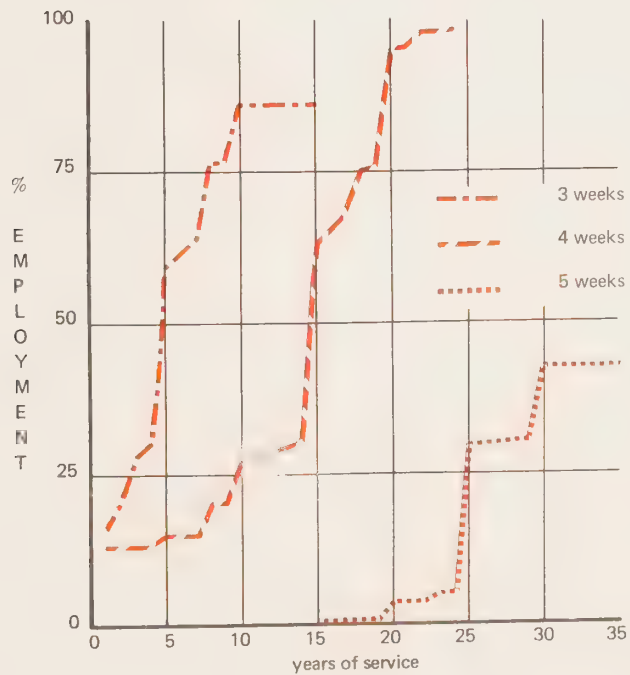
OFFICE



NON-OFFICE



MIDDLE MANAGEMENT, 1971



PAID VACATIONS

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE		NON-OFFICE	
	1971	1967	1971	1967	1971
	<i>(% employment)</i>				
PREVALENCE	100.0	100.0	100.0	100.0	100.0
Service Requirement for:*					
Two weeks of vacation:					
— 1 year	69.2	89.2	86.0	71.7	89.0
— 2 years .....	.2	.2	.9	9.6	5.9
— 3-5 years	—	.3	—	13.3	—
— no two week vacations	30.6	10.3	13.1	5.4	5.1
Three weeks of vacation:*					
— 1 year	17.1	9.9	13.1	4.8	4.5
— 2 years	3.0	10.9	8.2	3.5	4.2
— 3 years	8.0	.6	12.5	.4	2.3
— 4 years	2.0	.6	1.8	.2	3.2
— 5 years	29.8	25.6	35.3	22.1	42.4
— 6 years	2.2	.5	1.9	.2	1.6
— 7 years	2.4	.6	1.8	1.3	2.8
— 8 years	12.3	6.6	15.8	2.9	24.3
— 9 years .....	.1	.1	.1	.5	.8
— 10 years	9.4	20.0	9.3	33.7	11.9
— over 10 years .....	.1	23.9	.1	26.6	1.7
— no three week vacations	13.6	.7	.1	3.8	.3
Four weeks of vacation:*					
— 1 year	13.5	—	—	—	—
— 5 years	1.9	—	—	—	—
— 8 years	5.1	—	1.2	—	1.6
— 10 years	7.2	10.4	12.3	5.1	7.9
— 11-14 years	3.2	2.4	6.6	1.7	4.9
— 15 years	33.0	12.4	37.9	12.3	39.7
— 16-17 years	4.7	.2	2.9	.9	2.5
— 18 years	7.0	1.5	15.2	1.5	19.6
— 20 years	19.7	33.9	19.8	35.0	13.9
— 21-24 years	3.9	1.9	2.4	2.6	2.9
— 25 years .....	.0	31.6	.2	29.1	2.1
— no four week vacations .....	.8	5.7	1.5	11.8	4.9

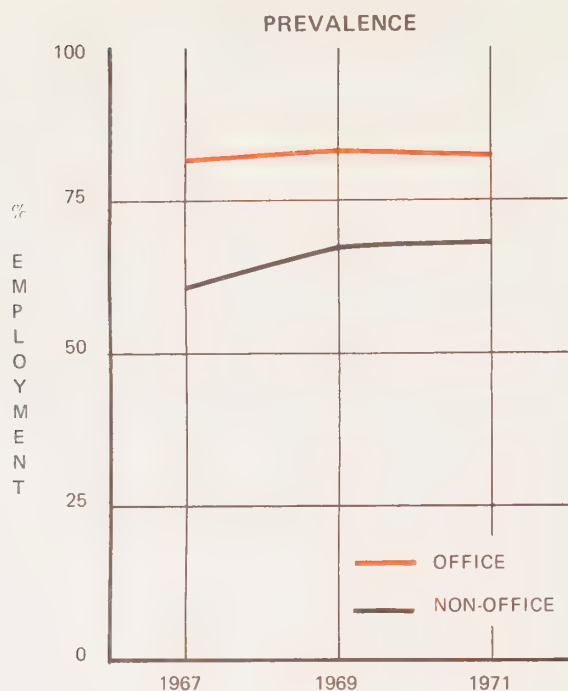
*Percentages apply to prevalence

PAID VACATIONS (Cont'd)

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE		NON-OFFICE	
	1971	1967	1971	1967	1971
	<i>(% employment)</i>				
Five weeks of vacation:*					
— under 20 years . . . . .	.5	—	1.4	—	3.0
— 20 years	4.0	.5	1.0	1.2	4.6
— 23-24 years	1.0	—	.4	—	.9
— 25 years	24.7	3.7	22.8	5.5	36.0
— 28 years . . . . .	.1	—	.1	—	.5
— 30 years	12.9	2.9	13.9	11.4	16.7
— 35 years . . . . .	.3	1.3	1.2	.1	.1
— no five week vacations	56.5	91.6	59.2	81.8	38.2
Six weeks of vacation:*					
— 20 years . . . . .	.2	—	.4	—	.6
— 25 years . . . . .	.2	—	.9	—	1.2
— 30 years . . . . .	.6	—	.9	—	.1
— 35 years . . . . .	.4	—	.2	—	—
— 40 years	—	.9	—	—	—
— no six week vacations	98.6	99.1	97.6	100.0	98.1
Minimum Service for Vacations:*					
— none	6.1		3.2		3.9
— 1 month	51.8		55.5		46.7
— 2-5 months	12.0		13.2		6.3
— 6 months	5.9		8.2		1.9
— 8-10 months	3.6		2.3		.5
— 12 months	4.1		4.3		25.8
— another formulae	6.7		5.9		8.2
— informal	9.8		7.4		6.7
Vacation Pay:*					
— current rate	79.2		82.4		56.0
— percentage of earnings	9.0		5.0		32.2
— other formulae	3.4		4.1		5.3
— choice of formulae	8.4		8.5		6.5
Vacation Bonuses:*					
— additional time	30.1		31.4		27.7
— additional cash	3.5		3.3		16.8
— no vacation bonuses	66.4		65.3		55.5

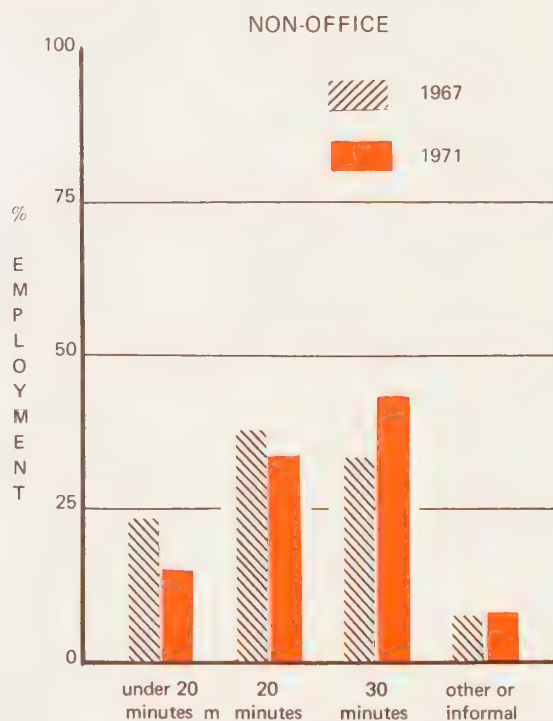
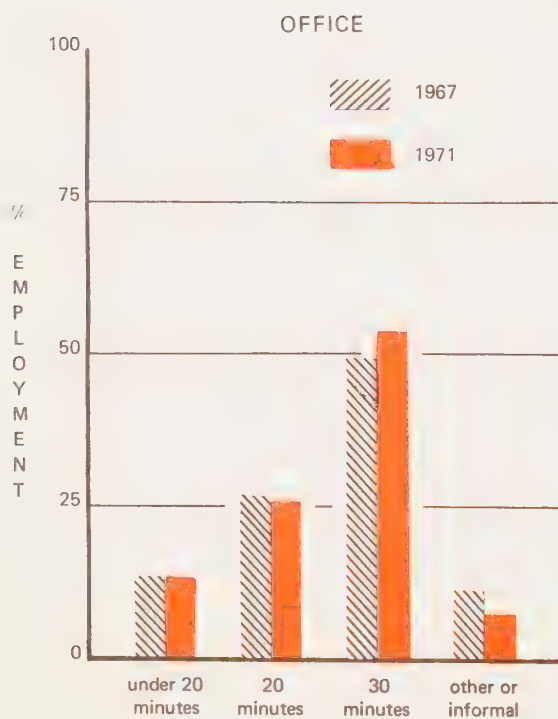
*Percentages apply to prevalence

PAID REST PERIODS



LENGTH OF REST PERIODS

(as percentages of prevalence)



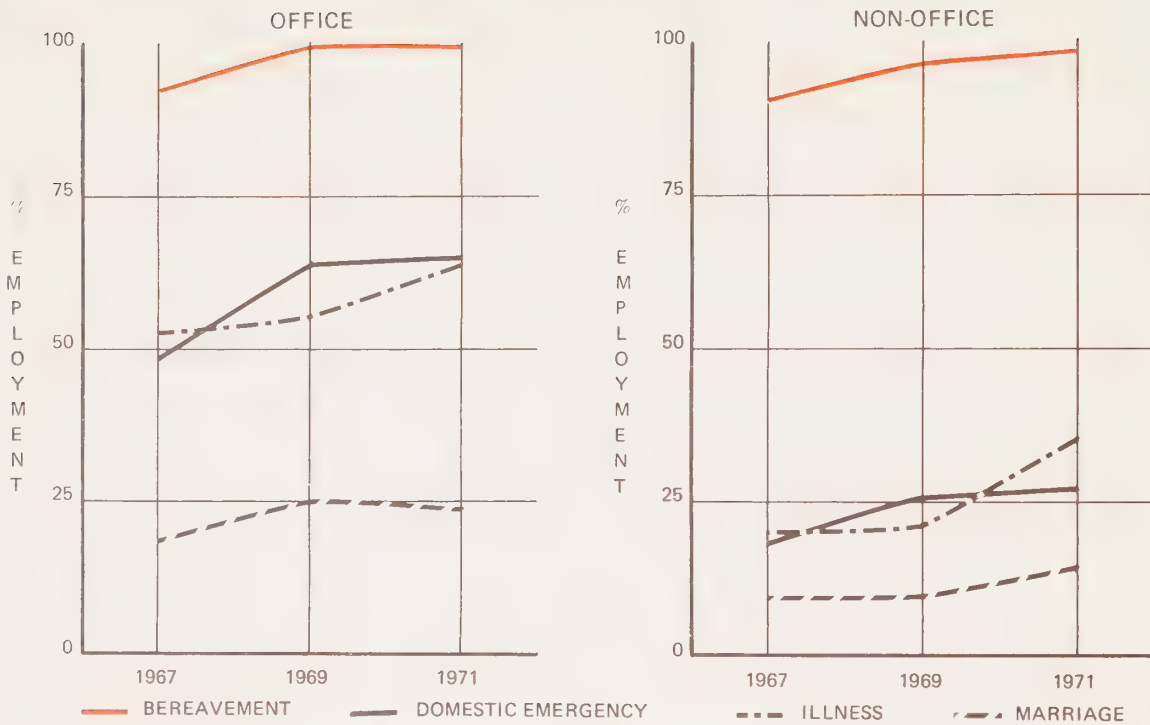
PAID REST PERIODS

	OFFICE		NON-OFFICE	
	1967	1971	1967	1971
	<i>(% employment)</i>			
PREVALENCE	81.5	82.6	61.3	67.8
Authorization: *				
— formal	61.8	73.4	78.3	77.0
— informal	38.2	26.6	21.7	23.0
Number per day: *				
— one	17.6	11.6	11.9	13.7
— two	74.6	82.9	86.7	80.9
— other	7.8	5.5	1.4	5.4
Duration per day: *				
— under 20 minutes	13.3	13.3	22.4	15.0
— 20 minutes	26.6	26.6	37.6	33.7
— 30 minutes	49.8	53.1	33.0	43.9
— other or informal	10.3	7.0	7.0	7.4

**Percentages apply to prevalence*

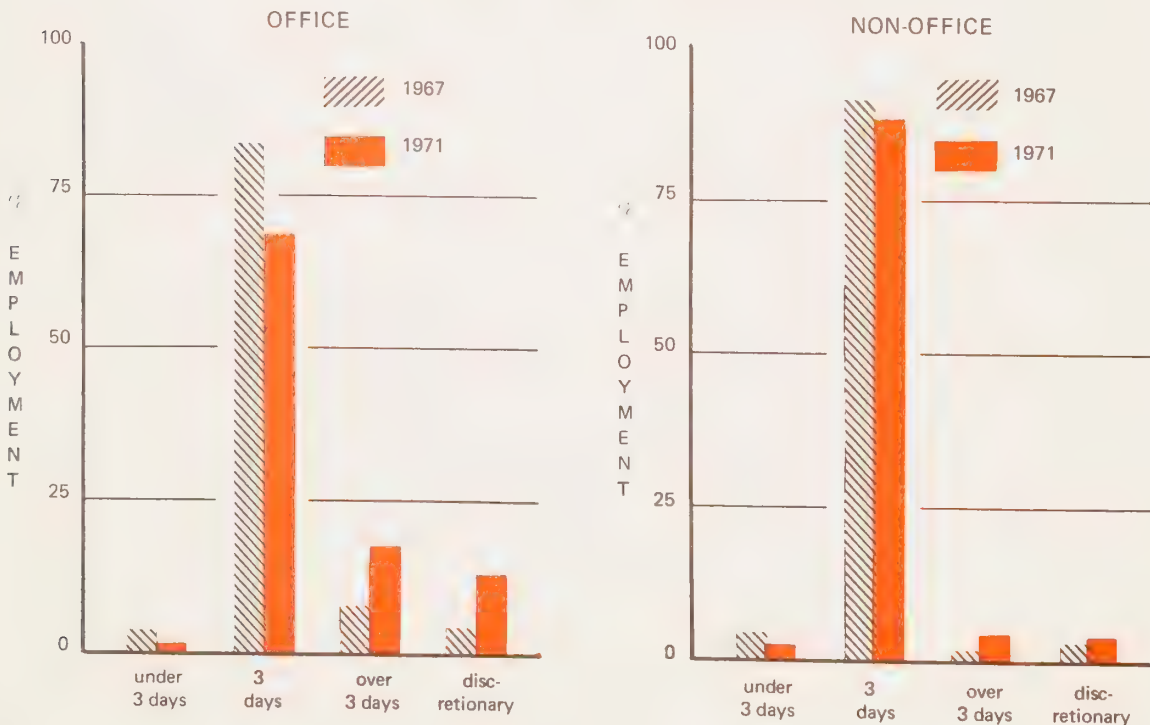
OTHER PAID TIME OFF

PREVALENCE



BEREAVEMENT LEAVE

(as percentages of Prevalence of Bereavement Leave)



OTHER PAID TIME OFF

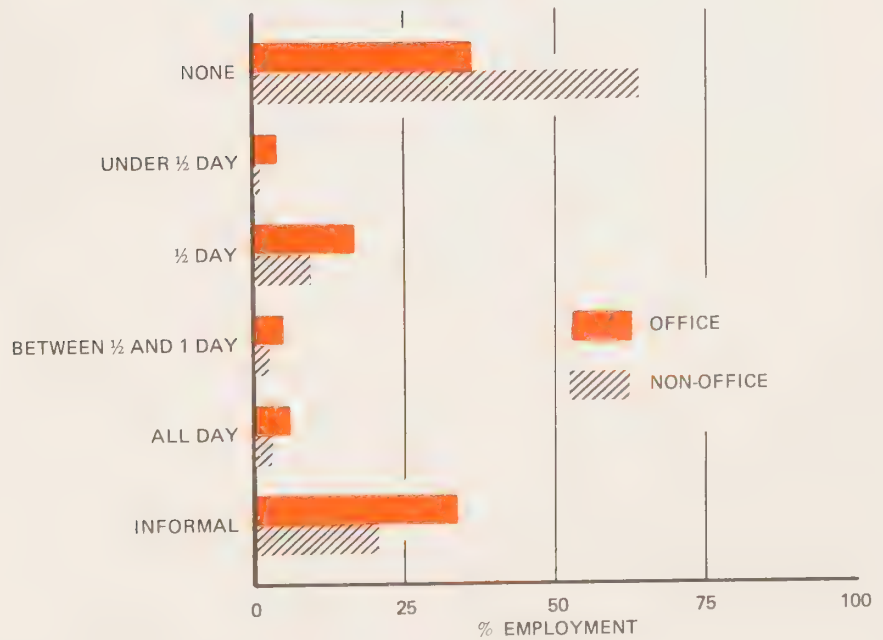
CHRISTMAS EVE, 1971

(as percentages of prevalence)



NEW YEARS EVE, 1971

(as percentages of prevalence)



OTHER PAID TIME OFF

	OFFICE		NON-OFFICE	
	1967	1971	1967	1971
	(% employment)			
PREVALENCE:				
BEREAVEMENT LEAVE	92.6	100.0	90.3	99.3
FAMILY ILLNESS	52.8	64.8	20.1	35.3
DOMESTIC EMERGENCY	48.9	65.0	9.4	14.8
MARRIAGE LEAVE	19.0	24.0	18.7	26.9
CHRISTMAS EVE		81.6		49.5
NEW YEAR'S EVE		64.1		35.7
Bereavement Leave: *				
— under 3 days	3.4	.2	4.6	2.7
— 3 days	84.1	69.6	91.6	89.1
— over 3 days	7.8	17.1	1.3	4.5
— discretionary	4.7	13.1	2.5	3.7
Christmas Eve: *				
— none		18.4		50.5
— up to ½ day		2.8		.6
— ½ day		26.5		15.6
— between ½ and 1 day		9.1		3.6
— all day		7.3		4.3
— informal		35.9		25.4
New Year's Eve: *				
— none		35.9		64.3
— up to ½ day		4.2		.5
— ½ day		16.7		9.3
— between ½ and 1 day		4.5		2.6
— all day		5.5		2.7
— informal		33.2		20.6

**Percentages apply to related prevalences*

**HEALTH
INSURANCE**

Provincial Medical Insurance

Provincial Hospital Insurance

Private Health Insurance

Health Insurance Benefits

Employer Contributions for Retired Employees

HEALTH INSURANCE

Health insurance provides assistance with the costs for services of medical and para-medical practitioners, hospital accommodation and such supportive services as ambulance transportation and the provision of artificial limbs and necessary drugs.

PROVINCIAL MEDICAL INSURANCE

The Medical Care Act of July 1, 1968 provides for the contribution by the federal government of one-half of the average national cost of insured services to those provinces operating medical care insurance plans which meet specified criteria. All provinces had introduced such plans by the end of 1970. Five provinces levy premiums to assist with the funding of their share of the costs; one uses a provincial income tax surcharge and special employer contributions; the other four provinces draw funds from general revenue. Details of costs for which individual employees were responsible, as of December 31, 1971, follow:

	Single	Couple	Family
Quebec*	.8% earnings	.8% earnings	.8% earnings
Ontario	\$5.90	\$11.80	\$14.75
Manitoba	\$.55	\$ 1.10	\$ 1.10
Saskatchewan	\$1.00	\$ 2.00	\$ 2.00
Alberta	\$5.75	\$11.50	\$11.50
British Columbia	\$5.00	\$10.00	\$12.50

*Married persons with a net income exceeding \$4,000 and single persons with a net income exceeding \$2,000 contribute .8% of their net earnings. An annual maximum of \$125 applies to most employees.

PROVINCIAL HOSPITAL INSURANCE

The Hospital Insurance and Diagnostic Services Act of the federal government became operative July 1, 1958 and provides for a federal government contribution of approximately one-half the operating costs of any provincial hospital insurance plan which meets the requirements of the act. All ten provinces participate in the plan. Three used compulsory premiums to assist with the provincial part of the costs as follows as of December 31, 1971:

	Single	Couple	Family
Ontario	\$5.50	\$11.00	\$11.00
Manitoba	\$3.60	\$ 7.20	\$ 7.20
Saskatchewan	\$2.00	\$ 4.00	\$ 4.00

HEALTH INSURANCE

PRIVATE HEALTH INSURANCE

Group insurance plans, usually sponsored by the employer, are available to a substantial proportion of employees to supplement provincial health care plans. Benefits available through this medium range from private nursing services to naturopathy to normal dental care. One or more plans may be used by an employer to provide groups of benefits or individual benefits. The employee is usually responsible for an initial deduction of \$25 to \$50 per year and is reimbursed for approximately 85% of the costs above this amount.

The graphs and tables relevant to the preceding benefits show the proportion of employees to whom direct payments for health insurance apply. The prevalence of employer contributions are shown in the graphs and details are available in the tables. With respect to private health insurance, data pertaining to medical plans apply to the most comprehensive plan in the establishment if several plans exist, and data pertaining to supplementary hospital insurance apply both to independent and combined plans.

HEALTH INSURANCE BENEFITS

Health Insurance Benefits may be provided under either provincial or private plans. Federal contributions for provincially sponsored medical care plans are based on costs of all medically required services rendered by a physician or surgeon. Some provinces have extended the coverage of their medical care plans to incorporate additional benefits as follows:

Optometry	Quebec, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia
Chiropractic Services	Ontario, Manitoba, Alberta, British Columbia
Osteopathy	Ontario, Alberta, British Columbia
Podiatry	Ontario, Alberta, British Columbia
Selected Dental Services	Quebec, Saskatchewan, Alberta
Orthopedic Treatment	British Columbia
Private Nursing Services	British Columbia
Physiotherapy	British Columbia
Naturopathy	British Columbia

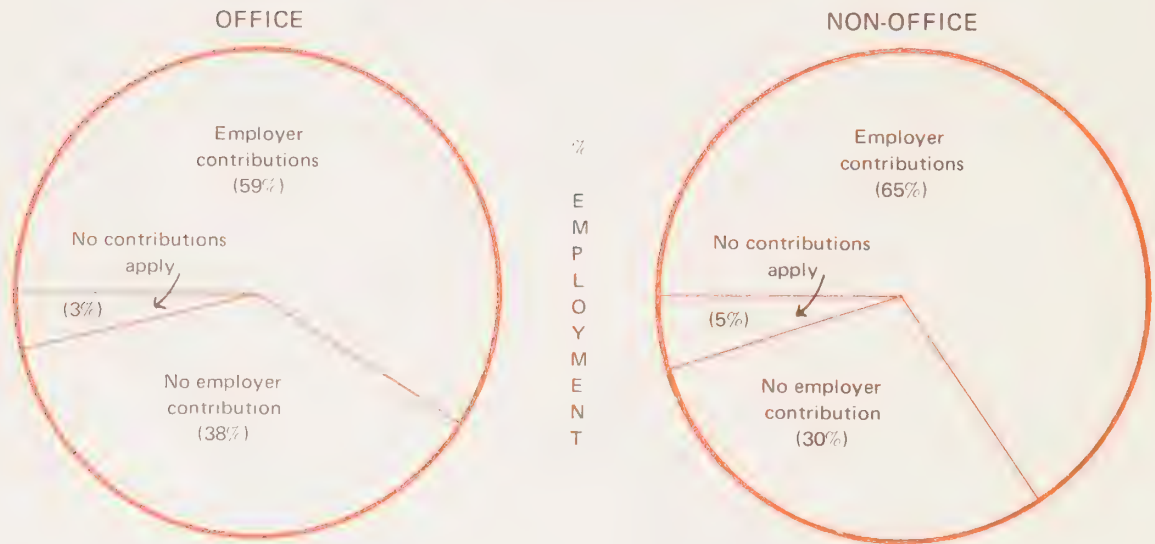
The graph related to this narrative lists the preceding medical benefits plus several for which no provincial insurance applies. It shows the proportion of employees to whom each benefit is provided and whether the coverage is under provincial or private plans.

EMPLOYER CONTRIBUTIONS FOR RETIRED EMPLOYEES

This section concludes with data on employer contributions towards the costs of health benefits for retired employees. Each potential type of contribution is shown and the relevancy of the policy for retired employees in comparison with policy for active employees. Data presented is as of December 31, 1971. Since that date, some provincial premiums have been discontinued for residents over 65 years of age.

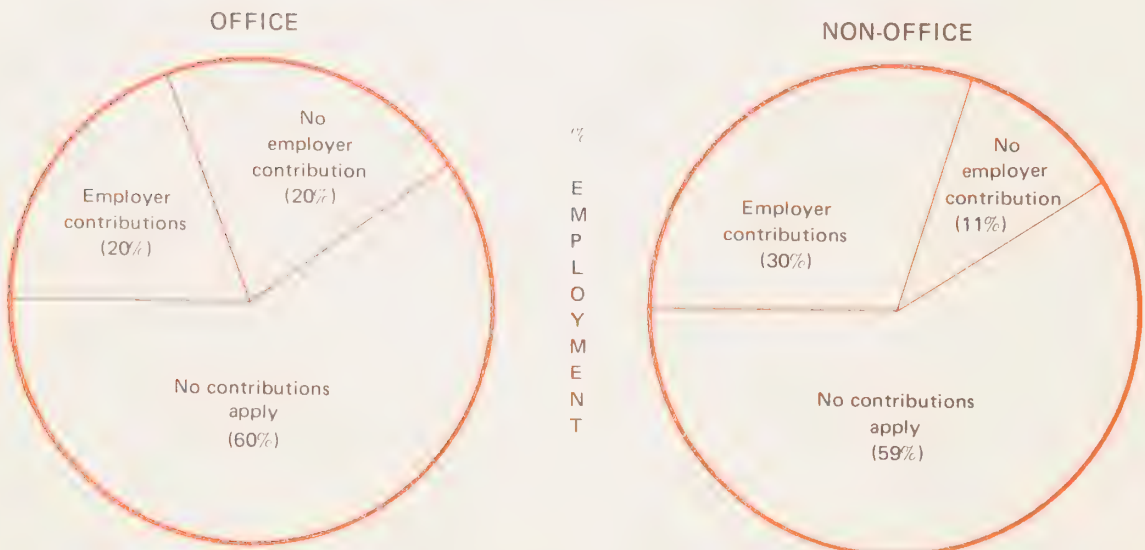
PROVINCIAL MEDICAL INSURANCE

EMPLOYER CONTRIBUTIONS, 1971



PROVINCIAL HOSPITAL INSURANCE

EMPLOYER CONTRIBUTIONS, 1971



PROVINCIAL MEDICAL INSURANCE, 1971

	OFFICE	NON-OFFICE
	(% employment)	
PREVALENCE	100.0	100.0
Employer Contributions to Family Premiums:*		
— no contribution	8.8	5.8
— \$.25 - \$5.75	7.1	7.2
— \$6.00	8.8	2.5
— \$6.25 - \$7.50	8.9	6.9
— \$7.75 - \$10.00	11.0	5.2
— \$11.00 - \$14.75	10.2	27.4
— flat amount .....	.3	—
— % contribution (Quebec)	12.3	16.0
— no % contribution (Quebec)	29.0	24.1
— n/a, indirect financing	3.6	4.9
Percentage Contributions:*		
Quebec (to .8% employee tax)		
— no contribution	29.0	24.1
— 50% .....	.0	—
— 100%	8.5	1.3
— flat amount	3.7	14.8
Ontario		
— no contribution	2.8	1.0
— 50% and under	11.3	4.1
— 51% - 75%	11.0	18.1
— 76% - 99%	3.9	1.3
— 100%	4.5	11.0
— flat amount .....	.3	—
Manitoba		
— no contribution	4.9	3.4
— 50% - 67% .....	.4	.6
— 100% .....	.2	.5
Saskatchewan		
— no contribution	1.1	1.3
— 100% .....	.1	.1
Alberta		
— no contribution .....	.0	.1
— 50% and under	6.4	6.0
— 68% - 80%	1.1	.4
— 100% .....	.1	.5
British Columbia		
— 50%	6.4	5.0
— over 50% .....	.7	1.5
Other Provinces		
— n/a, indirect financing	3.6	4.9

*Percentages apply to total employment

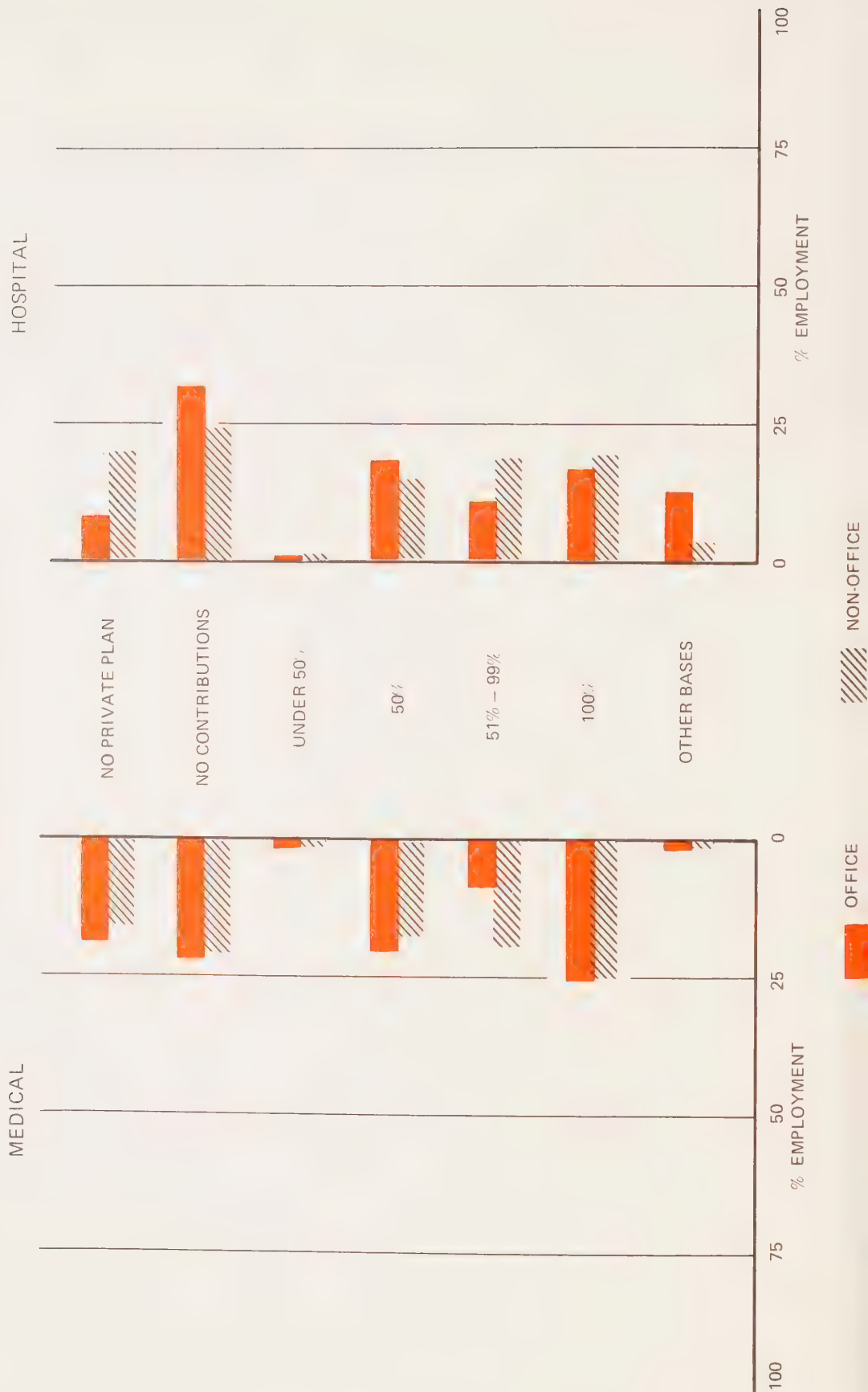
PROVINCIAL HOSPITAL INSURANCE, 1971

	OFFICE	NON-OFFICE
	(% employment)	
PREVALENCE	100.0	100.0
Employer Contributions to Family Premiums:*		
Ontario		
— no contribution	14.8	6.6
— under 100%	13.4	17.5
— 100%	5.0	11.1
— other formula .....	.5	.3
Manitoba		
— no contribution	4.9	3.4
— under 100% .....	.4	.7
— 100% .....	.2	.4
Saskatchewan		
— no contribution	1.1	1.3
— 100% .....	.1	.1
Other Provinces		
— n/a, indirect	59.6	58.6

*Percentages apply to total employment

PRIVATE HEALTH INSURANCE

EMPLOYER CONTRIBUTIONS, 1971



HEALTH INSURANCE BENEFITS, 1971*



* All benefits are not necessarily under the major medical plan described in the preceding table.

PRIVATE HEALTH INSURANCE, 1971

	OFFICE		NON-OFFICE	
	Medical	Hospital	Medical	Hospital
	(% employment)			
PREVALENCE	81.6	90.7	84.2	79.9
Employer Contributions: *				
— no contribution	27.3	35.4	24.6	30.4
— under 50%	1.7	.1	.7	.5
— 50%	25.3	20.1	20.9	18.4
— 51% - 99%	11.7	11.9	23.4	23.2
— 100%	31.6	18.6	30.2	24.0
— Other	2.4	13.9	.2	3.5

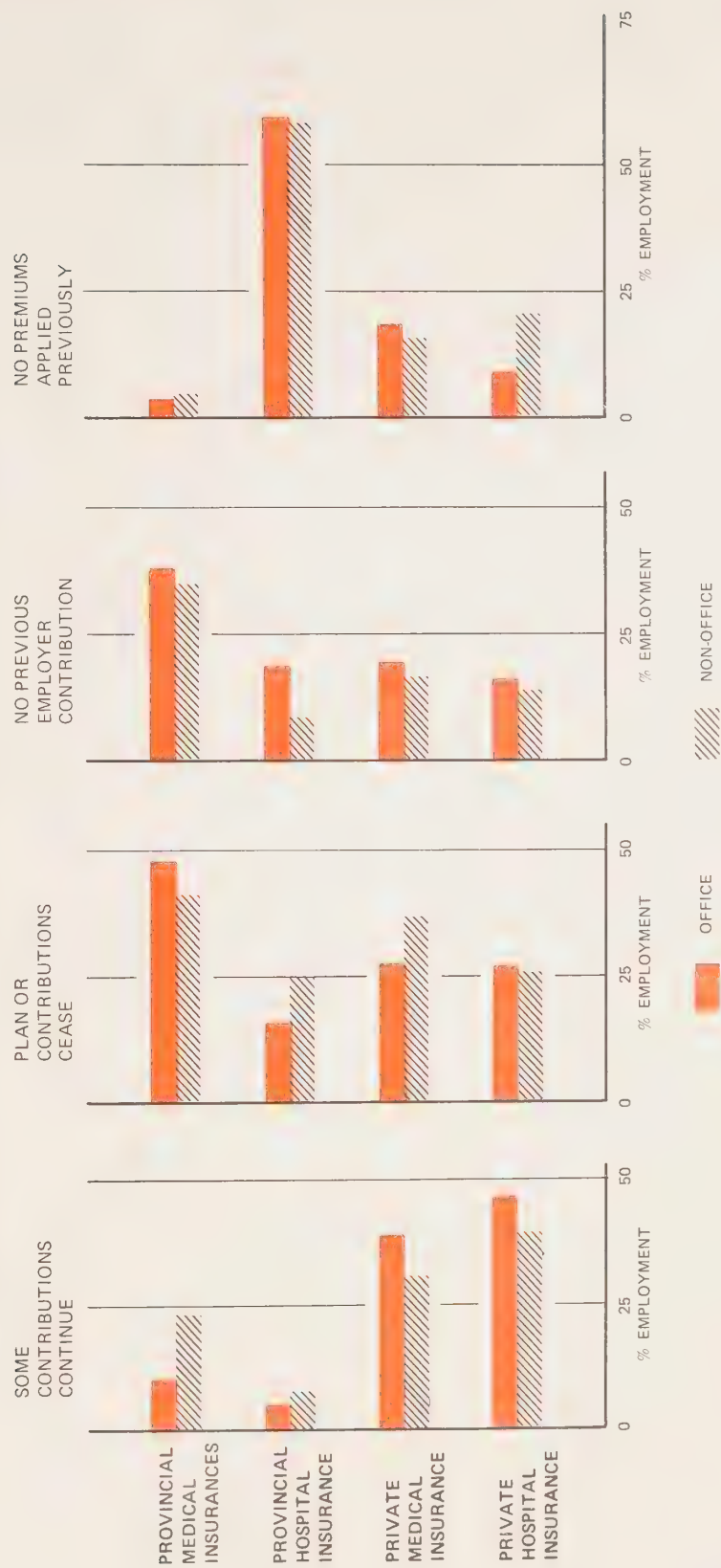
*Percentages apply to prevalence

HEALTH INSURANCE BENEFITS, 1971

	OFFICE		NON-OFFICE	
	Medical	Hospital	Medical	Hospital
	(% employment)			
PREVALENCES: *				
PRIVATE NURSING SERVICES	92.5		86.8	
PRESCRIBED DRUGS	96.1		96.5	
PHYSIOTHERAPY	93.5		87.6	
ARTIFICIAL LIMBS	84.6		79.8	
SUPPLEMENTARY RADIOTHERAPY	76.7		69.1	
SUPPLEMENTARY PSYCHIATRIC CARE	60.5		55.0	
AMBULANCE SERVICE	98.3		93.8	
NATUROPATHY	10.6		9.0	
CHIROPRACTIC SERVICES	27.7		30.5	
OSTEOPATHY	30.8		34.8	
PODIATRY	31.8		33.4	
NORMAL DENTAL CARE	5.2		1.7	
OPTOMETRY	2.8		3.7	
SUPPLEMENTARY HOSPITAL		90.7		79.9

*Percentages apply to total employment

EMPLOYER CONTRIBUTIONS FOR RETIRED EMPLOYEES, 1971



EMPLOYER CONTRIBUTIONS ON BEHALF OF RETIRED EMPLOYEES, 1971

	OFFICE		NON-OFFICE	
	Medical	Hospital	Medical	Hospital
	<i>(% employment)</i>			
PROVINCIAL PLANS:*				
— some contributions continue	10.9	5.2	23.7	7.9
— plan or contributions cease	47.7	16.2	41.5	25.0
— n/a, no previous employer contributions	37.8	19.0	29.9	8.5
— n/a, no premiums applied previously	3.6	59.6	4.9	58.6
PRIVATE PLANS: *				
— some contributions	34.7	46.9	30.7	39.4
— plan or contributions cease	27.4	27.1	37.2	26.2
— n/a, no previous employer contributions	19.5	16.7	16.3	14.3
— n/a, no premiums applied previously	18.4	9.3	15.8	20.1

**Percentages apply to total employment*

GROUP
LIFE
INSURANCE

GROUP LIFE INSURANCE

Group life insurance provides a specified cash entitlement to an employee's beneficiary or his estate in the event of that employee's death.

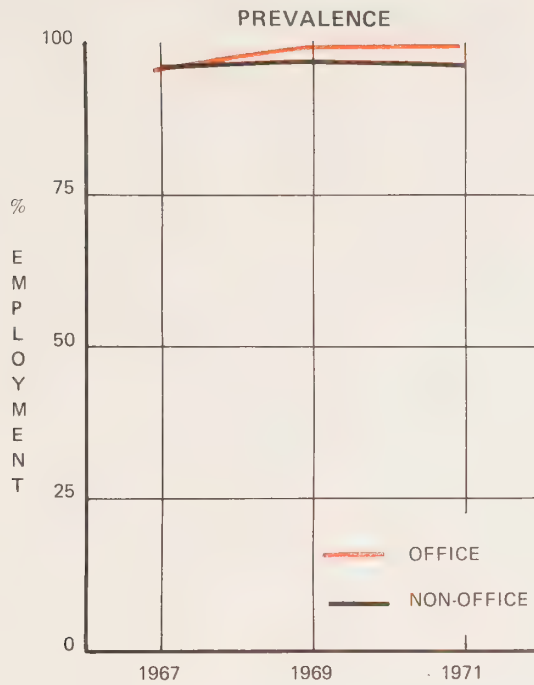
The graphs and tables show initially that group life insurance is a nearly universal benefit to which most employers contribute. Employer contributions are usually on a percentage of premium basis but a substantial proportion of contributions are based on employees' earnings, age, sex and marital status. As shown, formulae for coverage may be a uniform amount for all employees, related to salary by percentage formulae or salary intervals or established on another relationship. Uniform coverage averages \$5,000. Illustrations of salary related formulae are one or two hundred per cent of salary and \$15,000 coverage for employees in the salary bracket of \$8,000 to \$12,000 and \$30,000 for those earning between \$15,000 and \$20,000 a year. Other formulae depend on such factors as sex, marital status, number of dependents, age and position. Formulae for Group Life Insurance frequently vary for males and females within the same establishments. Typically, the coverage for males is superior but in some cases women, particularly those with dependents, may opt for the higher coverage. The graphs show data applicable to males. Some comparative data for females are available in the tables.

Group life insurance plans often have provisions for supplementary benefits. For example, an employee may opt to buy additional life insurance or to insure the lives of his dependents. Many plans also have special provisions for disability and additional protection in the event of accidental death or dismemberment. An outline of these provisions as they stood at the end of 1971 follows:

	OFFICE	NON-OFFICE
	(% employment)	
Supplementary Life Insurance Option:*		
— employer contribution	21.4	11.8
— no employer contribution	8.9	3.2
— not available	69.7	85.0
Dependents' Life Insurance:*		
— available as an option	8.3	5.9
— part of the basic plan	11.8	7.1
— not available	79.9	87.0
Disability Provisions:*		
— payments on policy	19.4	32.1
— waive life insurance premiums	71.4	58.5
— no provisions	9.2	9.4
Accidental Death and Dismemberment Benefits:*		
— payments on life insurance policy	39.9	48.0
— payments apply for accidental death only	4.5	6.1
— no provisions	55.6	45.9

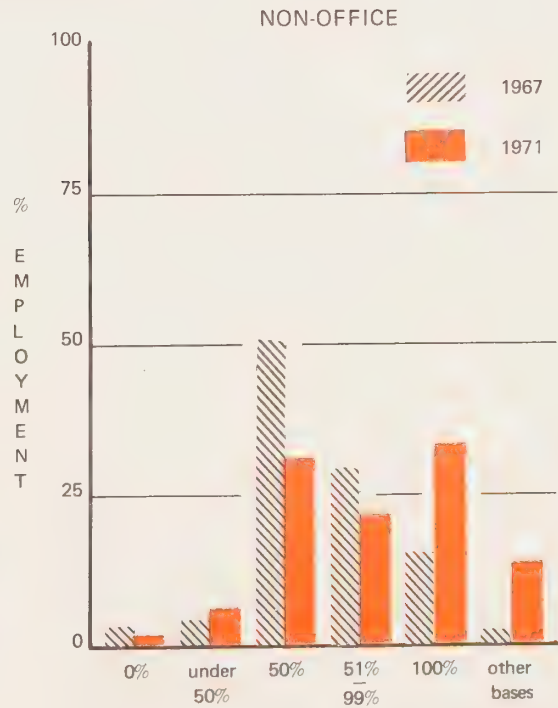
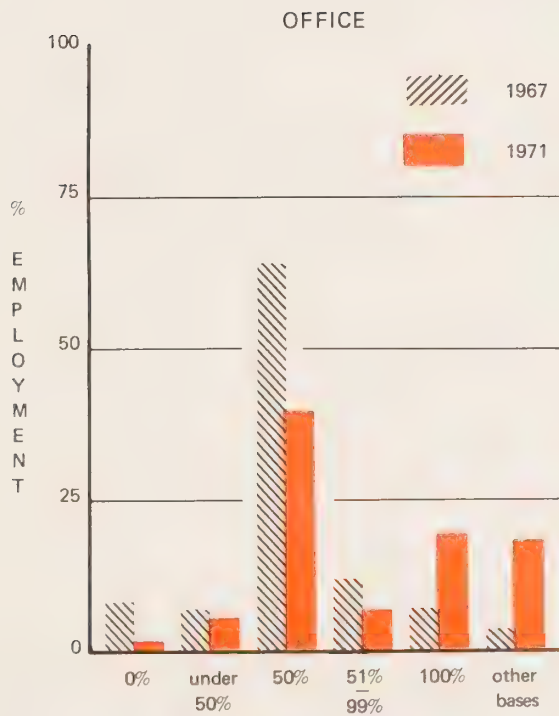
*Percentages apply to prevalence

GROUP LIFE INSURANCE



EMPLOYER CONTRIBUTIONS

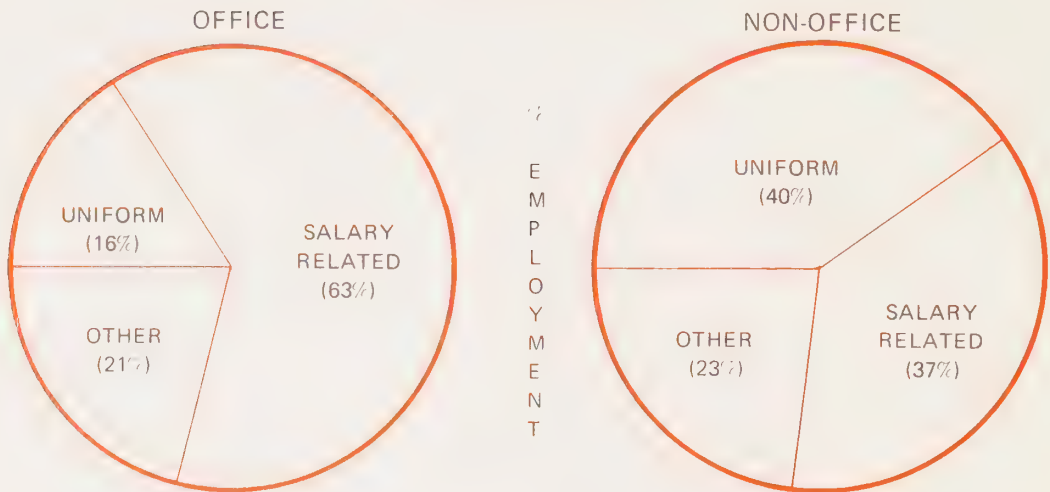
(as percentages of prevalence)



GROUP LIFE INSURANCE

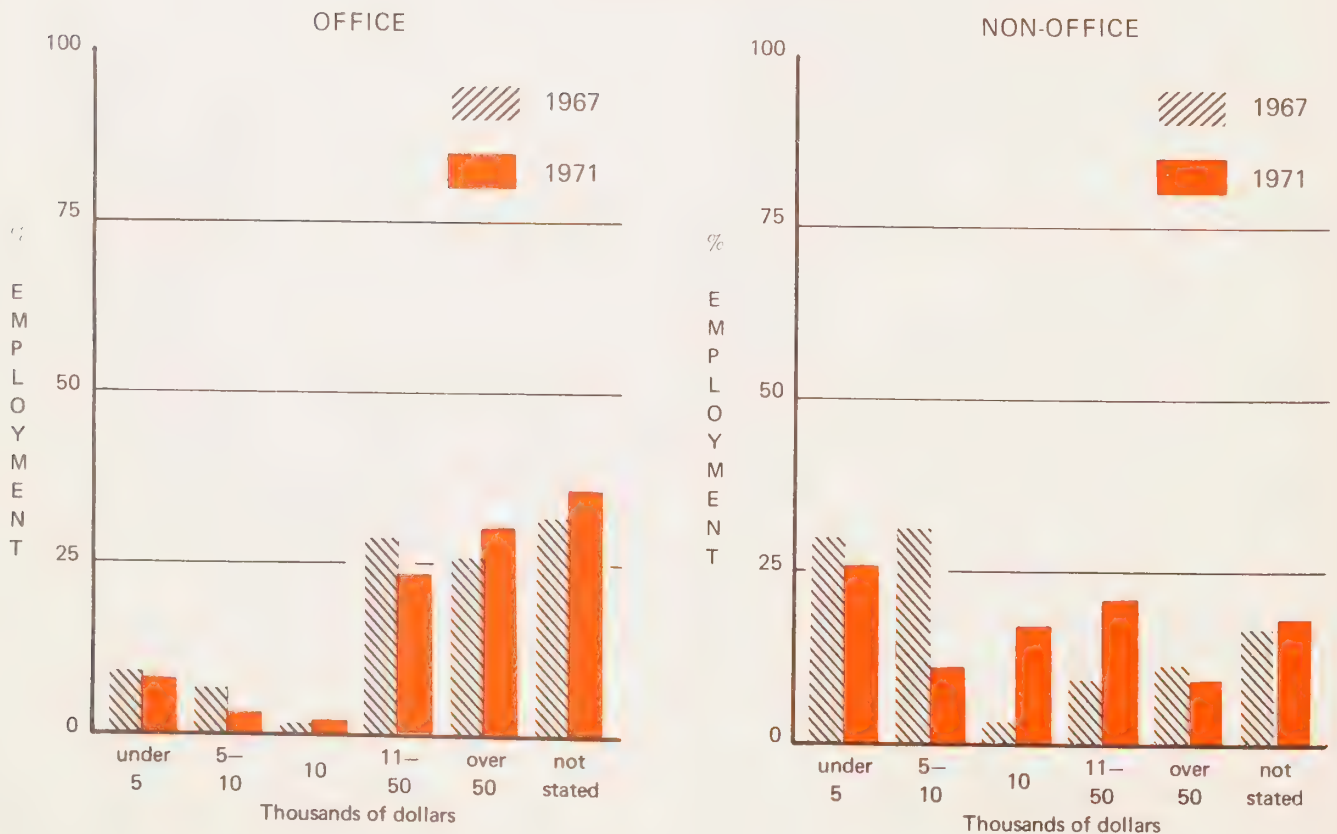
FORMULAE FOR COVERAGE — MALES, 1971

(as percentages of prevalence)



MAXIMUM COVERAGE — MALES

(as percentages of prevalence)



GROUP LIFE INSURANCE

	OFFICE		NON-OFFICE	
	1967	1971	1967	1971
	<i>(% employment)</i>			
PREVALENCE	95.4	99.2	96.1	97.2
Employer Contributions: *				
— no contribution	7.6	.7	2.8	.9
— under 50%	6.6	5.0	4.0	5.4
— 50%	63.7	39.9	51.3	25.9
— 51% - 99%	12.3	11.9	24.6	21.2
— 100%	7.2	19.5	15.3	33.8
— other basis	2.6	23.0	2.0	12.8
Formulae for Coverage, Males: *				
— uniform		15.9		40.4
— percent of salary		56.4		25.4
— salary grade		6.9		11.1
— other		20.8		23.1
Maximum Coverage, Males: *				
— under \$5,000	8.5	7.7	29.8	25.1
— \$5,000 - \$10,000	6.3	2.3	30.8	10.5
— \$10,000 . . . . .	.2	1.2	2.5	17.0
— \$11,000 - \$50,000	27.7	23.4	9.1	19.9
— over \$50,000	25.4	29.9	11.3	9.5
— not stated	31.9	35.5	16.5	18.0
Maximum Coverage, Females: *				
— under \$5,000	29.3	8.7	46.6	22.5
— \$5,000 - \$10,000	2.6	2.3	13.0	2.9
— \$10,000 . . . . .	.8	1.6	2.1	2.5
— \$11,000 - \$50,000	19.3	24.6	8.6	15.0
— over \$50,000	21.3	27.8	9.5	7.8
— not stated	26.7	35.0	15.0	15.0
— no females . . . . .	.0	—	5.2	34.3
Coverage for Females: *				
— same as for males		71.6		50.0
— lower than males		16.1		5.3
— optional provisions		12.3		10.2
— n/a, no females		—		34.5

*Percentages apply to prevalence

INCOME

CONTINUANCE

Sickness Benefits

Paid Sick Leave

Sickness Indemnity Insurance

Combined Paid Sick Leave and Sickness
Indemnity Insurance

Long Term Disability Insurance

Workmen's Compensation and Supplements

Supplementary Unemployment Benefits

INCOME CONTINUANCE

SICKNESS BENEFITS

Sickness Benefits comprise Paid Sick Leave and Sickness Indemnity Insurance. Both are arrangements which protect an employee's income during his absences from work because of illness or injury. They may be applied as separate plans or combined to complement each other. The graph on the facing page shows the prevalence of each type of benefit and their combination. The graphic and tabular data which follow present Paid Sick Leave then Sickness Indemnity Insurance provisions. Distinctions are drawn between the separate and combined plans and percentages are calculated on the total sample so that relativities are apparent.

Paid Sick Leave may be formally or informally administered and is usually self insured with the employer absorbing the full expense. Under the formal plans a specified number of days are assigned to employees each year. Under a cumulative type of plan the number of days, generally between 12 and 18, accumulate from year to year until a maximum number of days, if specified by the plan, are accumulated. Some employers compensate their employees for all or part of these credits at resignation or retirement. Under the non-cumulative type of plan employees are allotted a bank of credits each year which cannot be carried forward to future years. This annual entitlement frequently varies with service but centres around 6 months for plans that are not combined with indemnity insurance. A few plans have a short waiting period for benefits which may be reimbursed at a later date. Cumulative sick leave is usually compensated at full pay whereas non-cumulative sick leave is more often paid on a scale which descends with the length of absence. Control of sick leave is based mainly on the presentation of medical certificates, but supplementary interviews with the company nurse are frequently reported.

Sickness Indemnity is formally insured and provides cash benefits under formulae which usually specify a waiting period, the dollar amount or percentage of salary benefit and the maximum time for drawing benefits. Some Sickness Indemnity plans are totally integrated with Long Term Disability plans. In these instances the initial benefit is usually greater than the final benefit. It is identified as sickness indemnity coverage and the remainder of the benefit is considered as disability insurance. This ensures a comprehensive presentation of coverage for each contingency.

LONG TERM DISABILITY INSURANCE

Long Term Disability Insurance plans provide income to employees who are unable to work or to work at their own occupations for extended periods of time because of disability. Reference to this contingency will also be found in connection with Life Insurance and Pension Plans. Data in this section pertain only to independent plans. The graphs and tables show prevalence, employer contributions, the type of coverage and maximum annual earnings from the plan. All plans have a waiting period but 80% of the office employment and 88% of the non-office employment are covered by sickness benefits during this period. Coverage is expressed as percentage of earnings, flat dollar amounts or graduated dollar amounts varying with earnings.

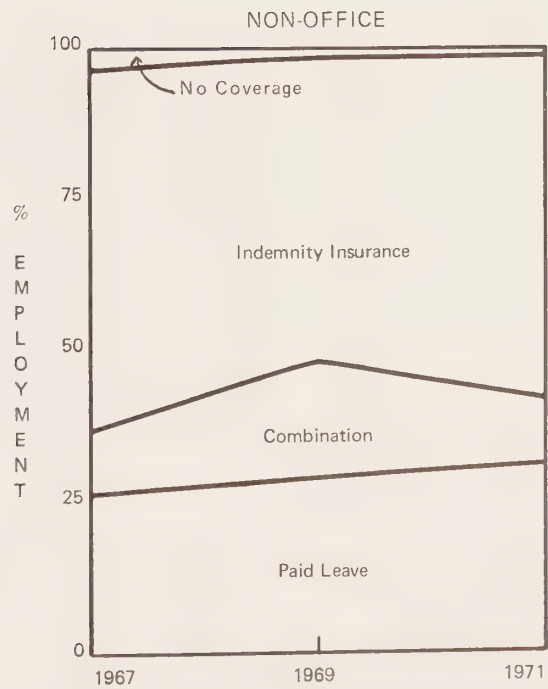
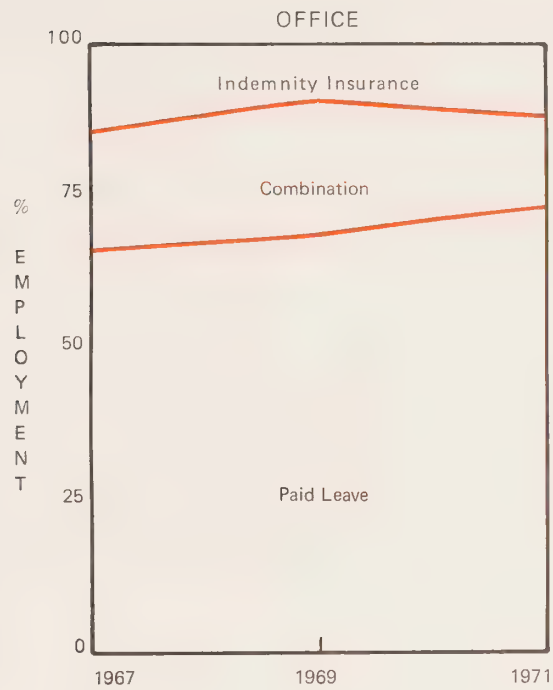
WORKMEN'S COMPENSATION AND SUPPLEMENTS

Workmen's Compensation provides income during periods of disability resulting from occupational accident or illness and is compulsory in most industries. It is administered under provincial jurisdiction and financed by premiums levied on employers. Benefits centre around 75% of earnings subject to minima and maxima provisions. Some employers choose to supplement these payments formally under their sick leave plan, their sickness indemnity plan, through a separate plan or on an informal basis. Data are given on the prevalence of these benefits on the following pages.

SUPPLEMENTARY UNEMPLOYMENT BENEFITS

Supplementary Unemployment Benefits are designed to provide income to employees while they are laid off and, in some instances, when their employment is terminated. Eleven establishments reported this type of plan; three covered office as well as non-office employees. The tables which follow give details of the benefit.

SICKNESS BENEFITS



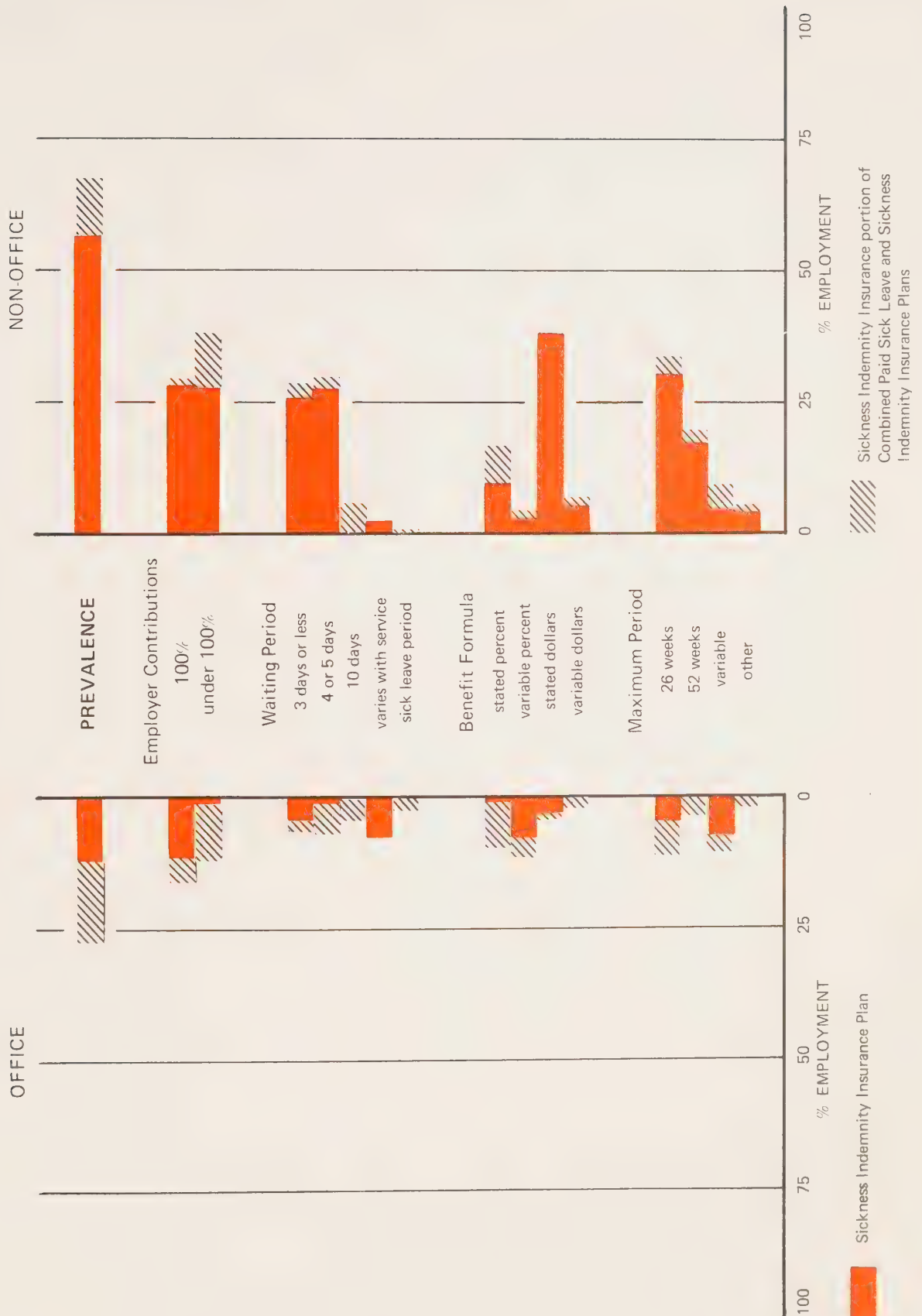
SICKNESS BENEFITS

PAID SICK LEAVE, 1971



SICKNESS BENEFITS

SICKNESS INDEMNITY INSURANCE, 1971



SICKNESS BENEFITS

	OFFICE		NON-OFFICE	
	1967	1971	1967	1971
	<i>(% employment)</i>			
PREVALENCE:				
PAID SICK LEAVE	66.3	72.6	26.3	31.1
SICKNESS INDEMNITY INSURANCE	13.9	12.1	59.4	56.6
COMBINATION OF PAID SICK LEAVE AND SICKNESS INDEMNITY INSURANCE	19.2	15.3	11.2	11.1
NO INCOME PROTECTION .....	.6	—	3.1	1.2
 PAID SICK LEAVE, 1971				
	Leave Only	Leave Combined with Indemnity	Leave Only	Leave Combined with Indemnity
PREVALENCE	72.6	15.3	31.1	11.1
TYPE OF LEAVE: *				
— CUMULATIVE	24.8	5.9	12.7	3.7
— NON-CUMULATIVE	43.7	8.3	17.9	7.2
— INFORMAL	4.1	1.1	.5	.2
WAITING PERIOD: *				
— REQUIRED	8.3	2.3	7.7	2.8
— NOT REQUIRED	64.3	13.0	23.4	8.3
BENEFIT FORMULAE: *				
ANNUAL ACCUMULATION				
— UNDER 15 DAYS	4.4	3.5	2.5	2.9
— 15 DAYS	10.7	.7	4.7	.4
— OVER 15 DAYS	6.8	—	4.7	—
— VARIES WITH SERVICE	2.8	1.7	.8	.4
NON-CUMULATIVE ENTITLEMENT				
— UNDER 6 MONTHS	1.4	.6	.1	2.0
— 6 MONTHS AND OVER	7.1	—	2.5	—
— VARIES WITH SERVICE	35.3	3.3	15.3	.3
INFORMAL PRACTICE	4.1	1.1	.5	.2
PER ILLNESS BASIS	—	4.4	—	4.9
PAY PROVISIONS: *				
— FULL PAY	43.2	14.9	17.4	10.0
— FULL THEN PARTIAL PAY	29.4	.4	13.7	1.1
UNUSED LEAVE CREDITS: *				
— COMPENSATED	9.9	.9	5.9	2.7
— NOT COMPENSATED	62.7	14.4	25.2	8.4

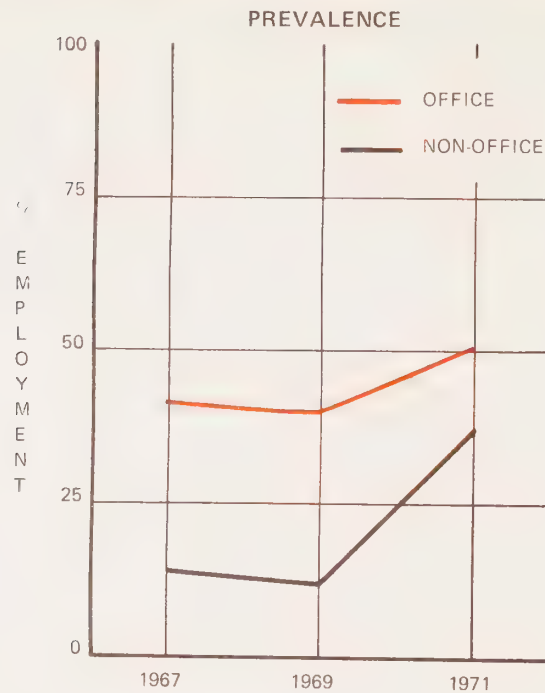
**Percentages apply to total employment therefore may be added together*

SICKNESS BENEFITS (Cont'd)

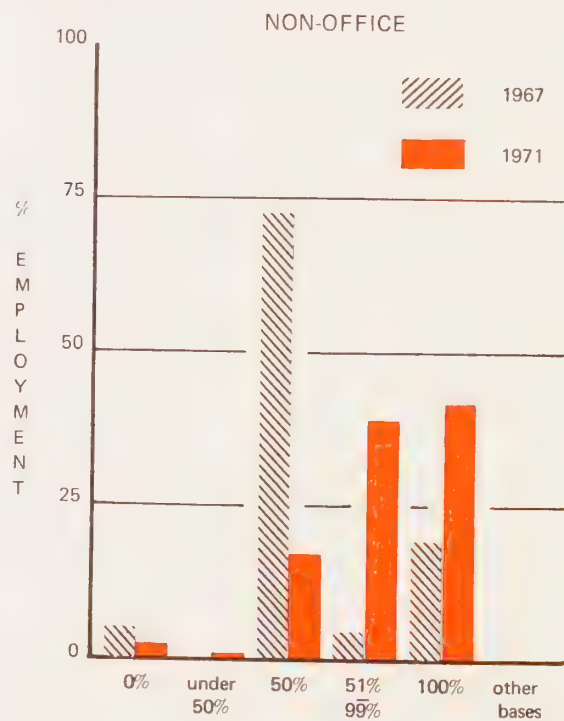
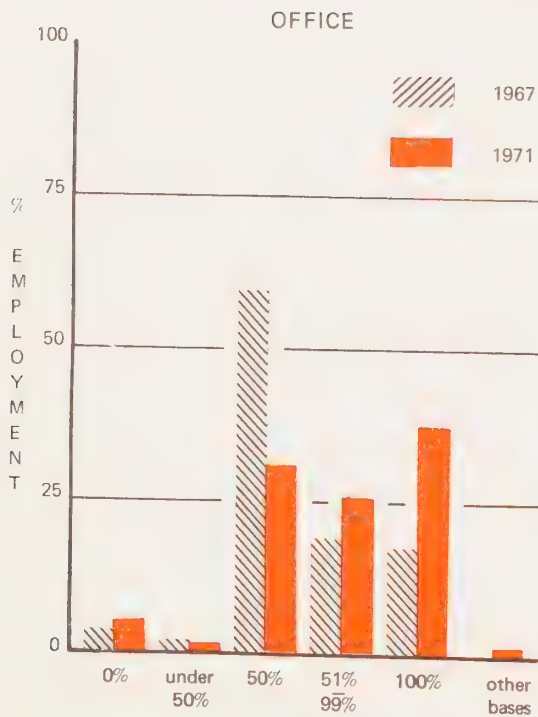
	OFFICE		NON-OFFICE	
	Leave Only	Leave Combined with Indemnity (% employment)	Leave Only	Leave Combined with Indemnity
REQUIREMENTS FOR MEDICAL CERTIFICATES:*				
— UNDER 3 DAYS	1.1	.1	1.3	—
— 3 DAYS	19.7	5.0	12.7	5.4
— 4-5 DAYS	11.6	.9	2.4	2.9
— OVER 6 DAYS	12.5	4.5	8.7	.2
— MANAGERIAL DISCRETION	25.4	3.6	5.8	2.0
— NEVER	2.3	1.2	.2	.6
 SICKNESS INDEMNITY INSURANCE PLANS, 1971				
	Indemnity Only	Indemnity Combined with Leave	Indemnity Only	Indemnity Combined with Leave
PREVALENCE	12.1	15.3	56.6	11.1
EMPLOYER CONTRIBUTION:*				
— 100%	11.4	4.3	28.7	.8
— UNDER 100% . . . . .	.7	11.0	27.9	10.3
WAITING PERIOD:*				
— 3 DAYS OR LESS	4.2	2.1	25.9	2.8
— 4 OR 5 DAYS . . . . .	.4	6.2	28.2	1.9
— 10 DAYS	—	4.5	.1	5.8
— VARIES WITH SERVICE	7.5	—	2.4	—
— SICK LEAVE PERIOD	—	2.5	—	.6
BENEFIT FORMULA:*				
% OF DEFINED EARNINGS				
— 50% - 66 2/3% . . . . .	.1	8.1	6.4	5.5
— OVER 66 2/3% . . . . .	.4	.9	3.0	1.8
— VARIABLE	7.8	3.6	3.0	1.6
\$ PER WEEK (FOR MALES)				
— \$30 - \$70	—	.5	6.1	.1
— \$75 - \$90	3.7	—	32.4	.1
— VARIABLE . . . . .	.1	2.2	5.5	2.0
— NO MALES	—	—	.2	—
MAXIMUM PERIOD:*				
— UNDER 26 WEEKS . . . . .	.2	.8	3.2	.7
— 26 WEEKS	4.4	6.4	30.2	3.4
— 39 WEEKS	—	.5	.8	.1
— 52 WEEKS	—	3.9	17.4	1.9
— OVER 52 WEEKS	—	.7	—	.4
— VARIABLE	7.5	3.0	5.0	4.6

*Percentages apply to total employment therefore may be added together

LONG TERM DISABILITY INSURANCE



EMPLOYER CONTRIBUTION (as percentages of prevalence)

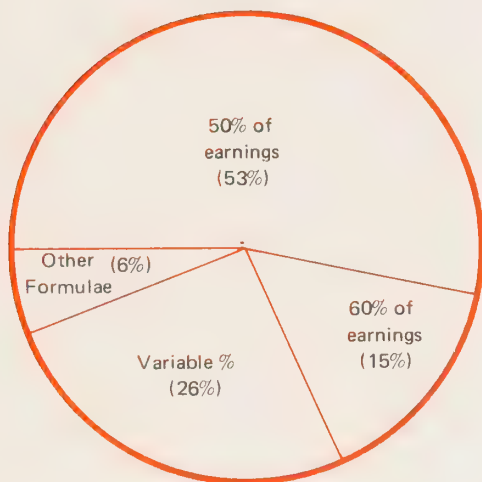


LONG TERM DISABILITY INSURANCE

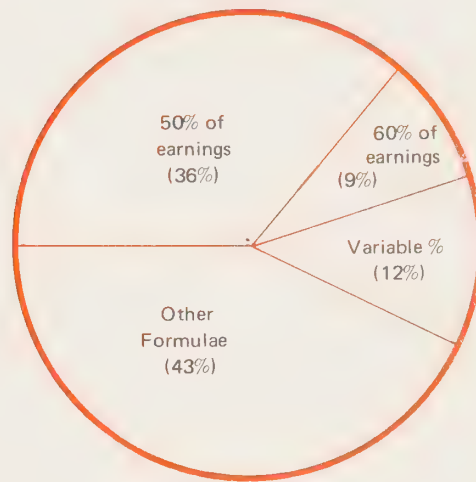
TYPE OF COVERAGE, 1971

(as percentages of prevalence)

OFFICE



NON-OFFICE



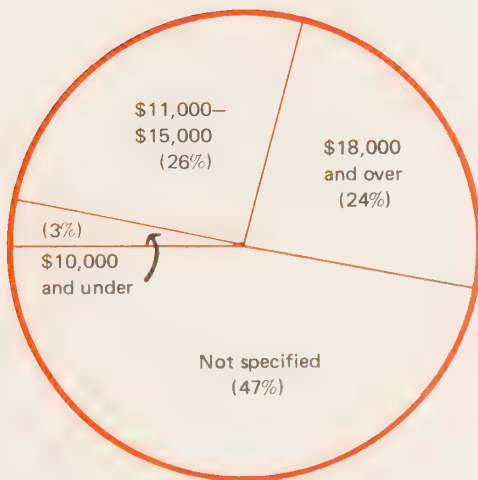
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MAXIMUM ANNUAL EARNINGS

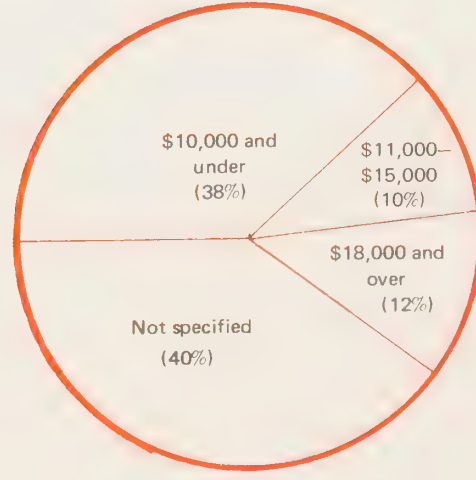
FROM THE PLAN, 1971

(as percentages of prevalence)

OFFICE



NON-OFFICE



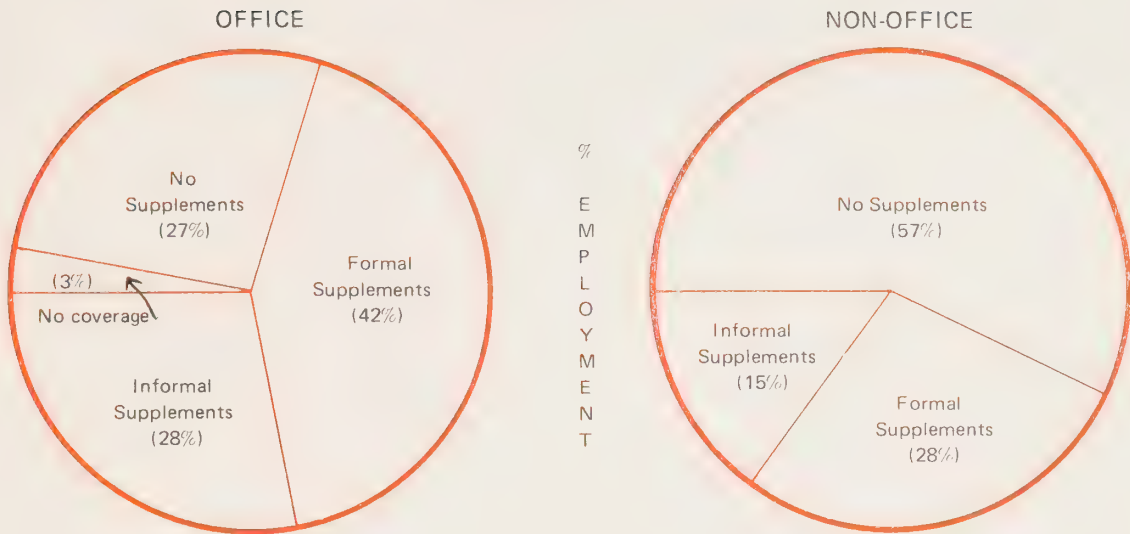
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LONG TERM DISABILITY INSURANCE

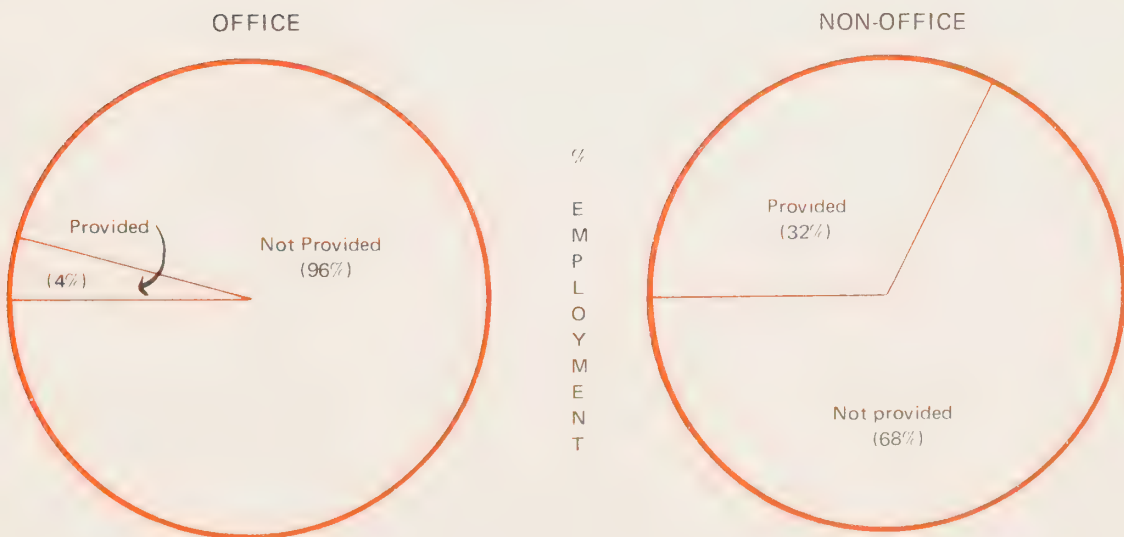
	OFFICE		NON-OFFICE	
	1967	1971	1967	1971
	(% employment)			
PREVALENCE	41.3	50.1	14.0	37.0
Employer Contribution: *				
— none	3.3	4.6	4.4	1.9
— under 50%	1.4	1.2	—	.1
— 50%	59.2	30.4	72.7	17.2
— 51% - 99%	18.9	25.5	4.0	39.0
— 100%	17.2	37.3	18.9	41.8
— other	—	1.0	—	—
Waiting Period: *				
— under 3 months	10.9	.7	21.3	.0
— 3 months	20.8	16.5	11.5	3.4
— 4 months	—	.2	—	2.1
— 6 months	57.6	38.8	53.4	24.6
— 7 - 12 months	10.3	9.9	13.8	48.8
— over 12 months	—	.7	—	.1
— varies with service . . . . .	.4	33.2	—	21.0
Formulae for Coverage: *				
— under 50%	12.3	.2	14.9	.8
— 50%	52.9	52.5	54.1	36.2
— 51% - 59% . . . . .	.9	.9	—	.1
— 60%	14.0	15.1	10.3	8.9
— over 60%	19.9	2.8	20.7	2.3
— variable	—	26.0	—	11.8
— other formulae	—	2.5	—	39.9
Annual Earnings from the Plan not to Exceed a Maximum Amount of: *				
— \$10,000 or under	9.7	2.8	10.5	38.2
— \$11,000 - \$15,000	27.7	25.8	30.6	9.9
— \$18,000 or over	28.5	24.9	38.4	12.4
— not specified	34.1	46.5	20.5	39.5
Maximum Period of Benefits: *				
— 2 to 5 years	2.6	.7	5.4	2.6
— 10 years	1.4	—	—	—
— varies with service . . . . .	.2	15.0	2.0	14.8
— until retirement age	95.8	84.3	92.6	82.6

*Percentages apply to prevalence

WORKMEN'S COMPENSATION AND SUPPLEMENTS, 1971



SUPPLEMENTARY UNEMPLOYMENT BENEFITS, 1971



WORKMEN'S COMPENSATION AND SUPPLEMENTS

	OFFICE		NON-OFFICE	
	1967	1971	1967	1971
	<i>(% employment)</i>			
FORMAL SUPPLEMENTS		42.4		28.0
INFORMAL SUPPLEMENTS	58.6	28.3	38.0	15.0
NO SUPPLEMENTS	29.8	26.6	55.8	57.0
NO WORKMEN'S COMPENSATION COVERAGE	11.6	2.7	6.2	—

SUPPLEMENTARY UNEMPLOYMENT BENEFITS

	OFFICE	NON-OFFICE
	1971	1971
	<i>(% employment)</i>	
PREVALENCE	3.8	32.2
Eligibility Requirements: *		
— under 1 year	—	.6
— 1 year	1.4	10.8
— 1½ year	—	38.0
— 2 years	2.4	3.1
— 3 years	96.2	47.5
Employer Contribution: *		
— 1¢ per hour worked	96.2	46.0
— 2¢ per hour worked	—	38.0
— 5¢ to 10¢ per hour worked	3.8	12.3
— as required	—	3.7
Benefit: *		
— under 80% of earnings	2.4	3.0
— 80% of earnings	96.2	45.9
— \$20 per week	—	8.7
— \$30 per week	—	38.0
— other formulae	1.4	4.4
Maximum Duration of Benefit: *		
— under 1 year	—	10.3
— 1 year	1.4	39.0
— over 1 year	2.4	4.2
— no maximum stated	96.2	46.5

*Percentages apply to prevalence

PENSIONS

PENSION

Pensions plans are arrangements by which money related to employment is deferred on behalf of individual employees for the purpose of providing them with an income subsequent to their anticipated date of retirement. Benefits may also apply in specified circumstances of early retirement or retirement due to disability and there may be provisions for benefits to a surviving spouse or dependents.

This section presents information on private pension plans sponsored by employers. The graphs outline their prevalence, related retirement ages and some principal characteristics. The table gives details on these characteristics and a synopsis of early retirement privileges.

Contribution and Benefits

Private pension plan contributions and benefits may be stacked or integrated with government sponsored pension plans. The Canada Pension Plan was instituted by an act of the federal parliament in 1965. It is compulsory for most forms of employment except in provinces which establish their own comparable program as has occurred in Quebec. The Quebec Pension Plan is closely co-ordinated with the Canada Plan in respect to benefits and contributions.

Contributions to the Canada/Quebec Pension Plan are 3.6 per cent of annual earnings between \$600.00 and yearly maximum pensionable earnings which is a variable based on the consumer price index. Employer and employees each pay half of this contribution, that is 1.8 per cent. Benefits and contributions shown in the following table are based on earnings above the YMPE which stood at \$5,400 in 1971. The C/QPP level of contributions and benefits have been taken totally or partially into account in establishing the provisions of integrated plans; stacked plans operate independently of the C/QPP.

There are many types of benefit formulae. Most of the sample employment was covered by unit benefit plans. Under these plans the benefit is stated in percentage units per year of service, there is a variable employer contribution and there is usually a fixed percentage of salary contribution by employees. (The employer contribution is a variable because such factors as interest rates, age-service mix and salary levels affect the cost of pensions and subject their financing to continuous re-evaluation.) Specified numbers of pension units are purchased per year of service, most frequently 1½% or 2% of salary. At retirement the total of these units either may be applied to all eligible earnings during the employee's career or weighted in his favour by application to his average salary over probably the best five or the last five years of service multiplied by actual years of service. Flat benefit formulae were frequently reported for non-office employees. Under these formulae all employees receive a uniform monthly amount of pension for each year of service with the company. Typically such a pension varies between four dollars and seven dollars per month times years of service. A dozen money purchase plans were included in the survey but they applied mainly within small establishments and their weighting in the table is not significant. Under a money purchase plan the employer and employee each make regular specified pension contributions and the best available pension is purchased for the employee at his retirement with the combined contributions.

Retirement Age

Data from previous surveys are not strictly comparable with 1971 data on normal retirement ages specified in pension plans. However, at the time of the last survey retirement for both males and females seemed to be converging on age sixty-five. This involved a decline in the retirement age for men and an increase in the retirement age for women. A few employers are now offering various age-service combinations in lieu of absolute retirement ages. One type, a numerical combination, permits retirement when age and service total a stated number such as 80. Another type provides for a lower retirement age when normal service requirements are exceeded. For example, normal retirement can be at age 65 with a minimum of 15 years of service for a full pension but a full pension pay may also be granted may be at age 55 if 20 years of service have been completed.

Post-Retirement Adjustments

Five of the thirty-four establishments which reported adjusting pensions for retired employees had provisions written into their pension plans for the escalation of benefits in conjunction with movements in the consumer price index. The other establishments have increased payments to retired employees outside the scope of their pension plans.

Severance of Employment

Employees leaving the service of their employer before being eligible for retirement may be eligible for deferred or actuarially adjusted pension benefits or they may accept a return of contributions not locked into the pension fund. Legislation which applies to those plans registered in Quebec, Ontario, Saskatchewan, Alberta and under federal jurisdiction require all employer and employee contributions to pension plans after the employee has reached age forty-five and completed ten years of service be retained in the fund to provide the employee with a retirement income. Specifically, the employer's contribution is 100 percent vested and all the employee contributions are locked-in with respect to service after the effective date of the legislation and within the scope of the above 45-10 Rule.

Private pension plans may have vesting provisions supplementary to the previous requirements. When an employee leaves the service of his employer, he is usually entitled to a refund of contributions but he may have the option of leaving this amount of money in the plan to purchase a pension. Aside from contributions subject to pension legislation, employers are not required to leave funds they contributed on behalf of the employee to his credit in these circumstances. However, they may have provisions under which all or a percentage of their contributions do accrue to the employee's benefit after he has satisfied minimum service requirements.

This section of the table shows the scope of pension legislation with respect to vesting, the combined effect of private and legislated vesting and rates of interest which apply to refunded contributions.

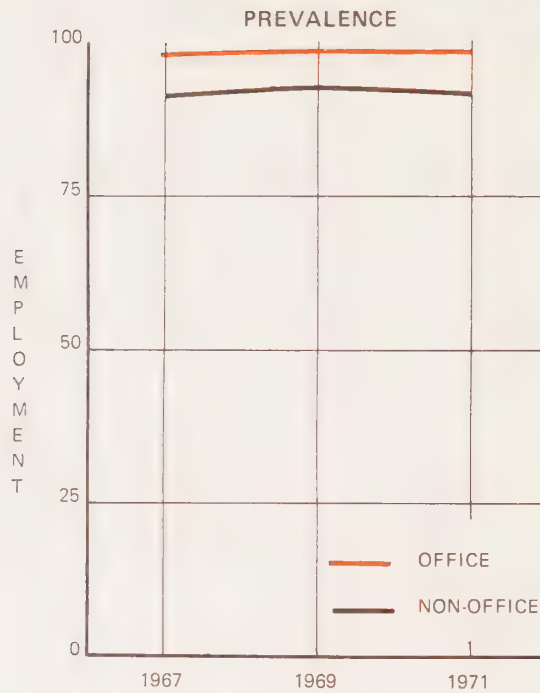
Survivor's Benefits

Survivor's pension benefits are income from the pension plan for widows or orphans. They may be provided as part of the basic pension plan or as elective options for which either a higher contribution rate or a lower benefit level applies. These provisions are distinct from guarantee provisions which assure a specified total minimum number of pension payments to the contributor and to his beneficiary if the contributor should die during the guarantee period. This section of the table shows the type of benefits provided and outlines those which are basic features of the pension plans. Typically, a pension to a widow or orphan is 50% of the amount to which the contributor would have been entitled. Formulae for additional pension to the widow in respect to dependent children vary.

Early Retirement

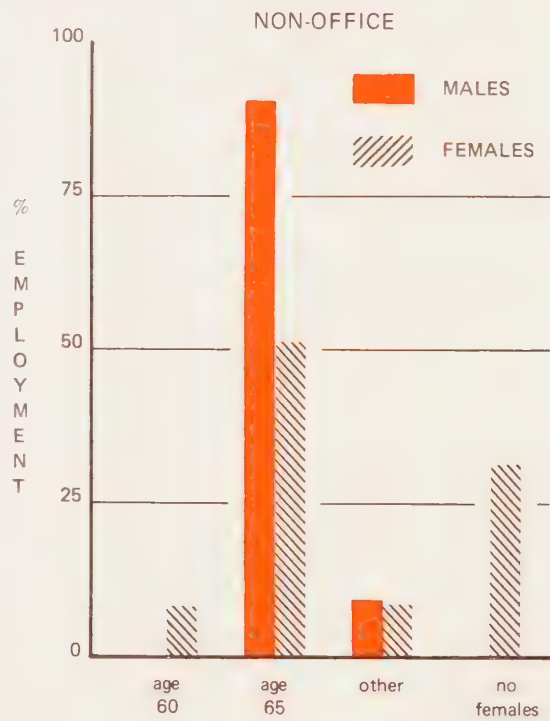
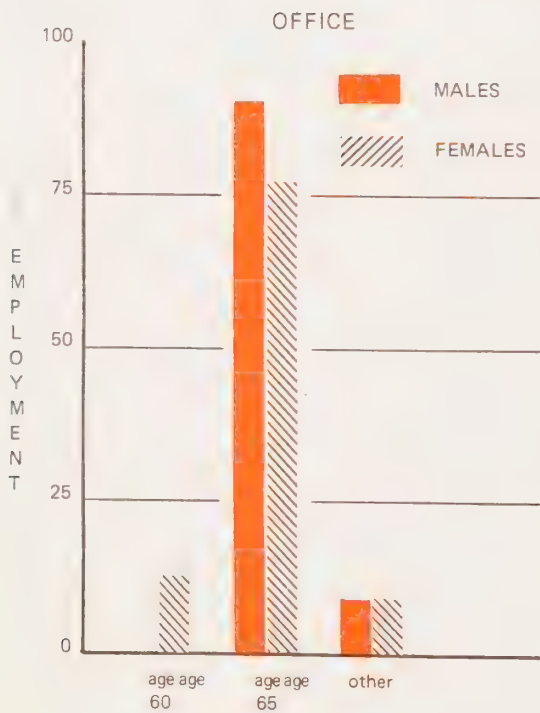
Early retirement occurs before normal retirement age but after an employee has completed sufficient service to merit consideration for a pension. Voluntary early retirement is on the employee's own initiative; illness or disability may prompt early retirement; and technological change, physical condition or mental strain may force involuntary early retirement. Four alternatives are open with respect to the pension plan. The best, an immediate full pension, is calculated on the same formula as if the employee had retired at the normal retirement age but using his actual number of years of service. An immediately adjusted pension is also calculated on this formula but is adjusted to take into account the lower accumulation of interest on past contributions, etc. A deferred pension is usually paid at the normal retirement age and calculated on the basis of the employee's actual number of years of service. A return of contributions not vested under provincial or federal legislation is another alternative and, in cases where service has been short, may be the only alternative. Generally the longer the employee's service the better the options available to him. Specific provisions for retirement resulting from illness or disability or for other involuntary early retirement are more generous than voluntary early retirement provisions. However, employees participating in plans with no specific provisions for these circumstances still have the options available for voluntary early retirement open to them. The table on pensions concludes with data on the pension options described and details of requirements for pensions on voluntary early retirement.

PENSIONS



RETIREMENT AGES

(as percentages of prevalence)



PENSIONS

CHARACTERISTICS, 1971
(as percentages of prevalence)



PENSIONS

	OFFICE	NON-OFFICE
	(% employment)	
PREVALENCE		
1967	98.6	91.8
1971	98.6	91.9
Contributions		
Employee Contributions: * ¹		
— no employee contribution	20.3	37.7
— under 5%	3.6	5.0
— 5%	49.1	28.2
— over 5%	23.2	27.6
— variable basis	3.8	1.5
Relationship with Canada/ Quebec Pension Plan: *		
— integrated	93.7	76.7
— stacked	6.3	23.3
Benefits		
Benefit Formulae: * ²		
— career average units	20.1	16.5
— weighted units	77.2	59.0
— flat benefit .....	.6	22.9
— other	2.1	1.6
Calculation of Units of Benefit: *		
— under 1.50%	14.1	13.2
— 1.50%	19.9	24.3
— 1.60% - 1.85%	7.3	4.9
— 2.00%	44.6	28.6
— over 2.00%	2.1	2.3
— variable	9.4	2.2
— n/a, another type of plan	2.6	24.5
Earnings Basis for Unit Benefit Plans: *		
— career average	21.7	18.3
— final earnings		
— 5 years	12.5	3.1
— other	9.3	6.2
— average best earnings		
— 5 years	44.5	39.0
— other	8.1	8.7
other formulae	1.3	.2
n/a, not unit benefit	2.6	24.5
Retirement Age		
Males: *		
— 65	90.4	90.4
67, 68	—	2.0
age and service	9.6	7.6

*Percentages apply to 1971 prevalence

¹Based on contributions on over the Yearly Maximum Pensionable Earnings under the Canada/Quebec Pension Plan, \$5,400 in 1971

²When more than one formulae was reported the stronger was used to determine the generic type.

PENSIONS (Cont'd)

	OFFICE	NON-OFFICE
	(% employment)	
Females:*		
— 60	12.5	8.4
— 61 - 63 . . . . .	.1	—
— 65	77.8	51.3
— 68	—	1.2
— age and service	9.6	7.7
— no females	—	31.4
Post Retirement Adjustments:*		
— consumer price basis	8.5	3.7
— other basis	28.1	29.4
— no provision	63.4	66.9
Severance of Employment		
Legislated Vesting:*		
— applies	83.4	83.9
— does not apply	16.6	16.1
Overall Vesting:*		
— immediate	5.0	3.7
— minimum service		
— 3 - 7 years	9.7	7.4
— 10 years	6.2	9.9
— 11 - 15 years	1.7	2.0
— minimum age, 40 - 45 . . . . .	.2	.4
— age-service combinations	6.2	3.2
— age 45, service 10 years	68.4	71.4
— no vesting	2.6	2.0
Interest on Refunded Contributions:*		
— under 3%	3.2	3.5
— 3%	22.7	25.0
— between 3% and 4%	4.4	2.8
— 4%	29.9	18.3
— over 4%	14.6	8.7
— variable	3.5	3.5
— no refunds	1.4	.4
— n/a, no contributions	20.3	37.8
Survivor's Benefits		
Synopsis:*		
— basic feature of plan	34.2	25.6
— basic feature for death		
— prior to retirement only	18.9	18.5
— elective option	34.2	42.3
— guarantee provision only	10.0	9.9
— no provisions	2.7	3.7
Applicability of Provisions re		
Death Prior to Retirement:*		
— widow's pension only	20.3	14.4
— widow's or orphan's pension	29.6	28.1
— widow's pension includes additional		
— allowance for dependent children	3.2	1.6
— survivor's benefits not a basic feature	46.9	55.9

*Percentages apply to 1971 prevalence

PENSIONS (Cont'd)

	OFFICE			NON-OFFICE		
	(% employment)					
EARLY RETIREMENT						
Types of Provision:						
Immediate Full Pension (Full)				Deferred Pension (Deferred)		
Immediate Adjusted Pension (Adjusted)				Return of Contributions (Contributions)		
Types of Retirement and Pension Provisions						
Voluntary: *1						
Adjusted, Deferred, Contributions	42.8			31.1		
Full, Adjusted, Deferred, Contributions	24.1			26.3		
Adjusted, Deferred	6.9			23.4		
Deferred	13.0			6.7		
Other Combinations	13.2			12.5		
Illness or Disability: *1						
Immediate Full Pension	30.1			33.6		
Immediate Adjusted Pension	19.6			25.0		
Full or Adjusted Pension	2.3			2.1		
Increased Benefit . . . . .	.1			.0		
Long Term Disability Insurance	47.9			37.8		
No Specific Provisions . . . . .	.0			1.5		
Involuntary: *						
Specific Provisions	23.7			29.7		
No Specific Provisions	76.3			70.3		
Provisions for Voluntary	Full	Adjusted	Deferred	Full	Adjusted	Deferred
Early Retirement						
Requirements: *						
— age only	3.7	27.8	2.5	4.1	25.9	2.9
— service only	1.6	5.7	19.0	2.5	2.5	18.3
— age or service	28.5	40.4	72.7	30.1	53.9	71.2
— other	—	2.5	.5	—	1.5	.5
— no minimum	1.2	1.2	5.2	1.5	1.0	6.9
— no provision	65.2	22.4	.1	61.8	15.2	.2
Minimum Age: *						
— 30 to 40 years	—	—	8.8	—	—	3.5
— 45 years	—	2.5	64.1	—	.6	68.4
— 50 years	—	2.9	.1	—	2.1	.2
— 55 years	1.3	56.2	2.2	.7	50.1	2.1
— 58 years	—	—	—	—	.6	—
— 60 years	21.8	8.9	—	23.8	28.0	—
— 62 years	4.3	—	—	3.7	—	—
— 63 years	4.7	—	—	6.0	—	—
— not a requirement	2.7	7.1	24.7	4.0	3.4	25.6
— no provision	65.2	22.4	.1	61.8	15.2	.2
Minimum Service: *						
— under 10 years	—	.8	8.0	—	.6	5.5
— 10 years	1.6	21.9	83.2	.4	29.4	83.7
— 15 years	1.8	9.3	—	3.0	8.6	.1
— 25 years	15.9	—	—	16.7	—	—
— other years	3.5	.6	.6	3.0	1.3	.2
— over 25 years	6.9	13.5	—	9.6	16.5	—
— not a requirement	4.9	31.5	8.1	5.6	28.4	10.3
— no provision	65.2	22.4	.1	61.7	15.2	.2

*Percentages apply to 1971 prevalence

¹Subject to eligibility requirements

HOURS
OF
WORK

HOURS OF WORK

Hours of Work have been tabulated on a weekly basis. They exclude lunch periods and include paid rest periods. The following table and graph show both the application of actual hours of work per week and the proportions of employment that work less than various stated numbers of hours per week. The table concludes with generalizations on the applicability of the four day week and the attitude of employers towards its inception.

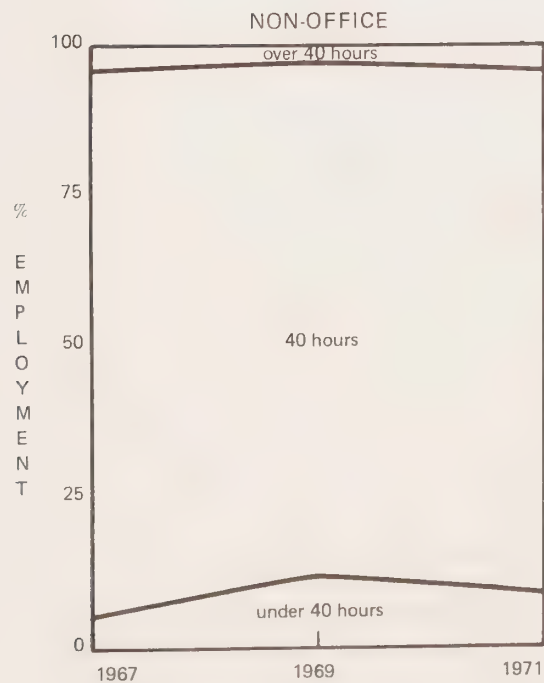
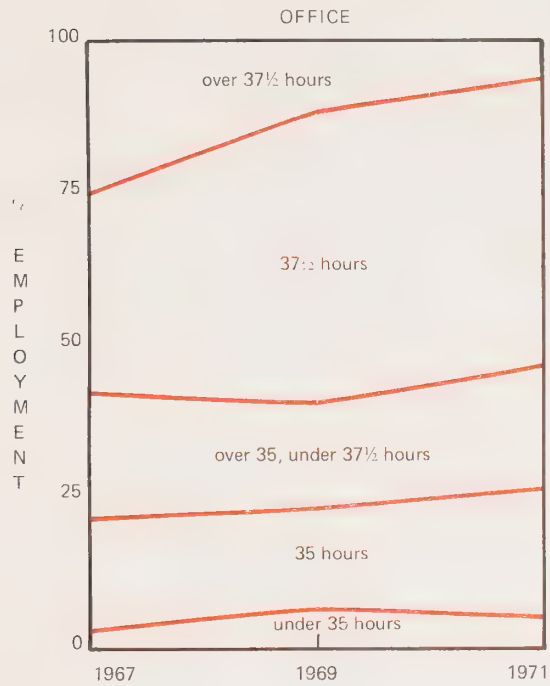
HOURS OF WORK

	OFFICE		NON-OFFICE	
	1967	1971	1967	1971
	<i>(% employment)</i>			
PREVALENCE	100.0	100.0	100.0	100.0
Hours per week: *				
— under 35 hours	2.8	5.9	—	—
— 35 hours	19.1	21.0	1.9	2.5
— over 35, under 37½ hours	21.0	19.9	.5	1.0
— 37½ hours	32.7	47.6	1.7	3.4
— over 37½, under 40 hours	1.1	2.3	1.2	2.0
— 40 hours	21.3	3.3	91.5	87.4
— over 40 hours	2.0	—	3.2	3.7
Cumulative hours per week: *				
— less than 35	2.8	5.9	—	—
— 35 and less	21.9	26.9	—	—
— less than 37½	42.9	46.9	—	—
— 37½ and less	75.6	94.4	—	—
— less than 40	76.7	96.7	5.3	8.9
— 40 and less	98.0	100.0	96.8	96.3
— 42½ and less	100.0	—	100.0	100.0
Four-Day week: *				
— trial basis for a small group		4.8		4.9
— established for a select group		4.8		2.1
— proposed for a large group . . . . .		.5		1.4
— foreseen for select groups		22.3		25.0
— under favourable discussion		7.2		9.4
— under unfavourable discussion		9.3		5.4
— under neutral discussion		7.4		6.0
— no comments received		43.7		45.8

*Percentages apply to prevalence

HOURS OF WORK

WEEKLY HOURS, 1971



PREMIUM

HOURS

Overtime Compensation

Shift Work

Week-end Work

Call Back Duty

Stand-by Duty

Extra Duty Pay

PREMIUM HOURS

Premium hours are those which occur outside of the employing establishments' weekly hours for employees working a regular Monday to Friday day shift at their normal occupation. When additional hours are worked, compensation, if applicable, may be granted at straight time or premium rates.

While using this section the reader should be particularly aware of the weighting procedures described in the introduction. Each establishment is weighted separately by its number of administrative/professional, office and non-office employees. The percentages of employment which appear in the tables and graphs actually show items of data as weighted by size of employer, not by employees participating in the benefit. The benefits shown previously generally applied to all employees in establishments providing the benefit and either interpretation of data would be acceptable; benefits in this section usually apply only to a small number of employees in each establishment and such parallels should not be drawn.

Statistical data on office and non-office employees are shown in the graphs and tables. Additional data are given in the tables on administrative/professional staff as there are significant differences in policy for this group in respect to premium hours. The first graph shows some circumstances under which premiums may be paid and the applicability of compensation. The second graph illustrates compensation rates for overtime. Tables support the graphs and outline additional types of premium hours.

OVERTIME COMPENSATION

Overtime is work in excess of the normal daily or weekly hours of work in a given establishment. Its prevalence is practically universal; all except the smallest employers compensate such work when performed by most office and non-office employees. The prevalence of this compensation declines with increases in the rank and salary levels of office employees.

As illustrated, overtime is most frequently compensated at time and one half, that is straight time pay plus a premium of one half of that amount. Double time, that is twice the straight time rate, becomes common on Sunday or the second day of rest. Most compensation is in the form of cash but the option of cash or leave is often granted, usually with a lower rate of premium applying to the leave option. Meal allowances are paid in less than half of the instances of overtime work and these are occasionally restricted to situations for which advance notice is inadequate.

SHIFT WORK

Shift scheduling applies when employees work all or a substantial part of their daily hours of work on a schedule which differs from the establishment's normal working day. Groups most frequently reported as working on a shift basis were nurses, data processing operators, telephone operators, clerks, technicians, production workers, maintenance staff, machine operators, stationary engineers and security staff. Shift differentials apply in over two-thirds of the instances of shift work. The amounts of these premiums are shown for evening and night shift in the tables.

PREMIUM HOURS

WEEK-END WORK

Eleven establishments surveyed had some employees, usually a small number, scheduled to work Saturday on a regularly scheduled basis as one of their five working days. Ninety-one establishments required some employees to work both Saturday and Sunday as part of their normal work schedule. The employees most frequently subject to this type of schedule were nurses, data processing operators, telephone operators, technicians, maintenance staff, stationary engineers, security staff, mechanics and production workers. Tabular data on weekend work show the applicability of premiums to regularly scheduled work on Saturday when Sunday is scheduled and when it is not scheduled. The applicability of premiums is also presented for regularly scheduled work on Sunday.

CALL BACK DUTY

Call back duty applies to those employees who are subject to recall to work outside of their normal working hours. Groups most frequently recalled were nurses, foremen, technical staff, data processing operators, stationary engineers, mechanics, maintenance staff and drivers. Data on prevalence, minimum amount of call back pay and transportation costs are shown in the tables. Minimum call back pay is presented in straight time hours for consistency thus, for example, four hours at time and one half appear as six straight time hours.

STAND-BY DUTY

Stand-by is a requirement for employees to be available for duty outside of their normal working hours. The same type of occupations as subject to call back duty are likely to be subject to stand-by duty but fewer employees are affected.

EXTRA DUTY PAY

Extra duty pay, often referred to as acting pay, is additional compensation received by an employee for undertaking duties on an interim basis which carry a higher rate of pay than his own. The table on extra duty pay shows its prevalence and the length of time an employee must perform duties at the higher level to receive additional compensation.

PREMIUM HOURS

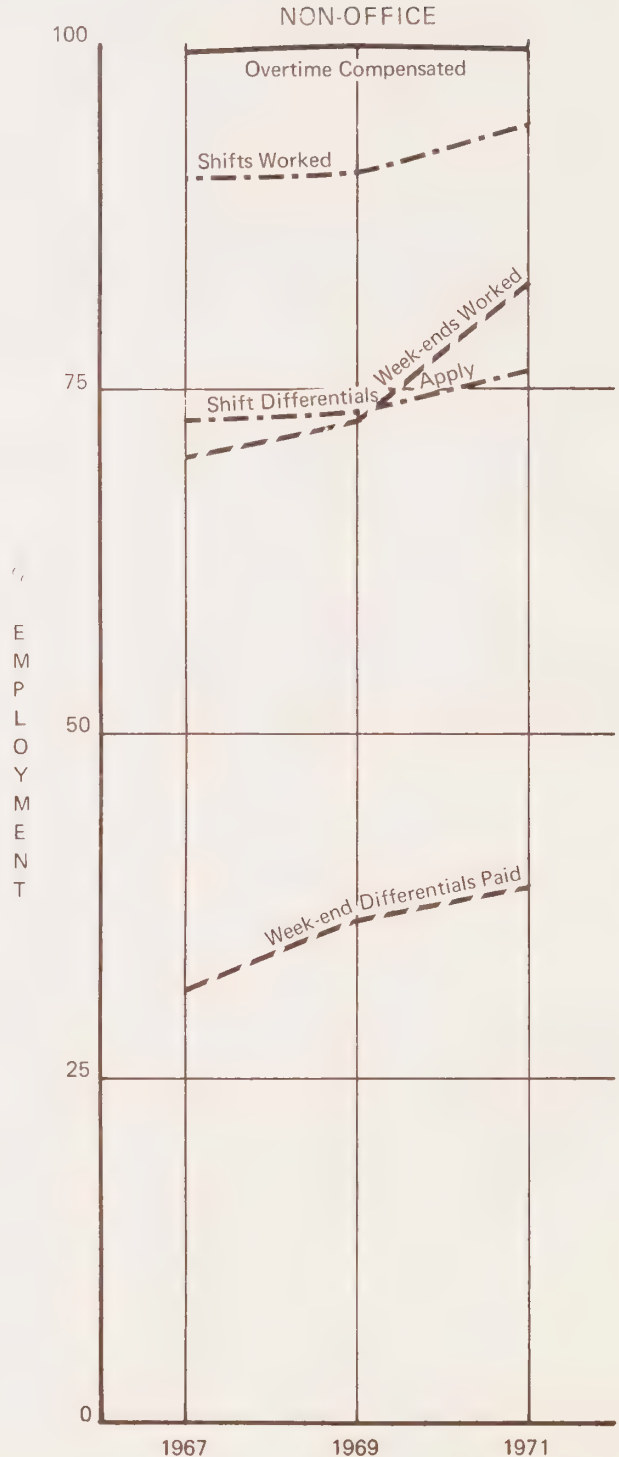
ADMINISTRATIVE/ PROFESSIONAL	OFFICE		NON-OFFICE	
	1967	1971	1967	1971
	<i>(% employment)</i>			

PREVALENCE:

OVERTIME COMPENSATED	46.7	95.7	98.2	99.8	99.9
SHIFTS WORKED	33.4	61.7	73.5	90.4	94.4
DIFFERENTIALS APPLY	24.3	45.8	57.4	72.7	76.4
WEEK-END WORKED	43.3	34.5	68.8	70.0	83.2
DIFFERENTIALS APPLY	2.6	8.1	26.9	31.4	38.8

PREMIUM HOURS

PREVALENCES

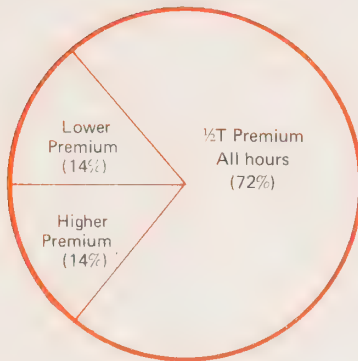


PREMIUM HOURS

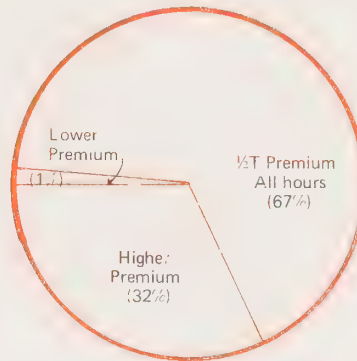
RATES OF OVERTIME COMPENSATION, 1971

(Percentages of employment related to prevalence of overtime)

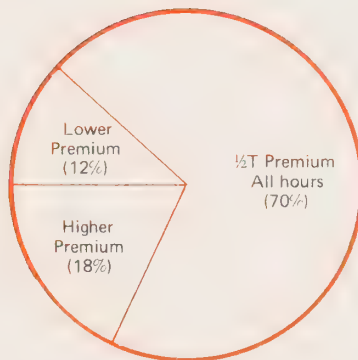
OFFICE



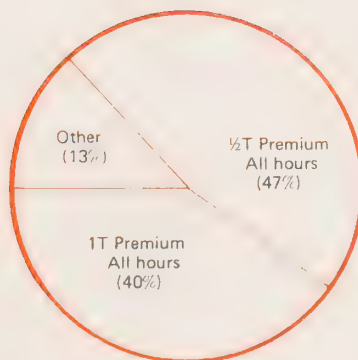
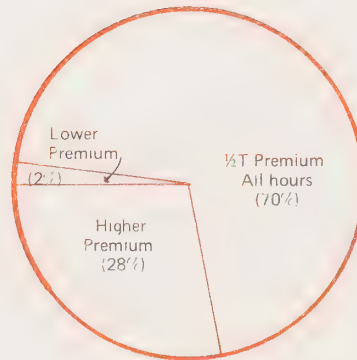
NON-OFFICE



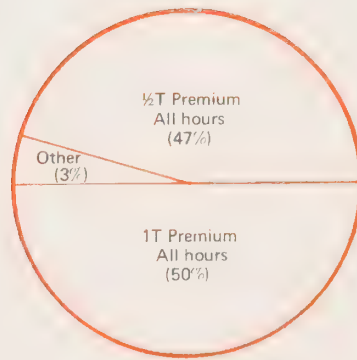
NORMAL
WORK
DAY



FIRST
DAY
OF
REST



SECOND
DAY
OF
REST



OVERTIME COMPENSATION, 1971

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE	NON-OFFICE
	(% employment)		
PREVALENCE	46.7	98.2	99.9
Rate of Overtime Compensation			
Normal Work Day: *			
— less than 1/2T premium	67.3	13.7	1.0
— 1/2T premium, all hours	30.2	71.9	66.8
— more than 1/2T premium	2.5	14.4	32.2
First Day of Rest: *			
— less than 1/2T premium	54.6	12.1	1.5
— 1/2T premium, all hours	27.1	69.7	70.4
— more than 1/2T premium	9.4	17.4	27.8
— other formulae	8.9	.8	.3
Second Day of Rest: *			
— 1/2T premium, all hours	26.9	46.6	46.6
— 1T premium, all hours	31.1	40.5	49.6
— other formulae	42.0	13.1	3.8
Premium Comparison; Higher Premium on Second Day of Rest: *			
— if first day worked	—	2.4	2.6
— in all circumstances	24.6	31.5	37.1
— n/a, same rate both days	71.5	65.4	59.7
— n/a, situation never occurs	3.9	.7	.6
Employees Eligible for Compensation: *			
— under 90%	63.6	7.2	2.9
— 90% - 99%	27.4	13.3	2.3
— 100%	9.0	79.5	94.8
Type of Compensation: *			
— cash	56.6	62.3	86.4
— leave	5.1	.9	—
— choice	38.3	36.8	13.6
Meal Allowances: *			
— under \$1.50	18.7	7.7	4.9
— \$1.50 - \$1.90	6.5	16.7	5.1
— \$2.00	—	14.8	11.0
— over \$2.00	3.5	2.3	3.5
— other criteria	14.6	3.0	7.1
— not paid	56.7	55.5	68.4
Advance Notice Required re Overtime on a Normal Work Day: *			
— none	42.7	27.5	34.0
— under 1 day	1.8	4.7	6.8
— 1 day	5.9	11.5	12.4
— over 1 day	4.3	.7	.5
— informal	45.3	55.6	46.3

*Percentages apply to prevalence

SHIFT WORK, 1971

	ADMINISTRATIVE/ PROFESSIONAL		OFFICE		NON-OFFICE	
	Evening	Night	Evening	Night	Evening	Night
	(% employment)					
PREVALENCE	33.4	33.0	73.5	64.5	93.9	91.8
Premium: *						
— under 12¢ per hour	—	2.0	2.1	2.1	9.6	1.8
— 12¢ per hour	—	—	10.6	—	21.4	2.8
— 13¢, 14¢ per hour	7.3	5.4	.5	.7	3.6	3.2
— 15¢ per hour	—	—	9.4	7.2	13.9	7.3
— 16¢ per hour	—	—	.3	3.8	.5	15.2
— 17¢ - 30¢ per hour	—	.3	5.4	14.7	6.3	25.1
— \$.75 to \$2.00 per shift	39.4	39.5	14.9	19.5	6.8	8.9
— \$2.75 to \$3.00 per shift	—	—	—	.3	5.4	5.5
— percentage of salary	5.0	5.1	16.1	16.4	4.2	4.3
— reduced number of hours . . . . .	.3	.3	7.7	.7	1.5	1.3
— built into salary	20.8	21.1	4.8	5.4	1.0	.7
— other formula	—	—	6.5	4.6	5.5	4.4
— no premium	27.2	26.3	21.7	24.6	20.3	19.5

*Percentages apply to prevalence

WEEK END WORK, 1971

	ADMINISTRATIVE/ PROFESSIONAL		OFFICE		NON-OFFICE	
	Work Only Satur- day	Work Satur- day and Sunday	Work Only Satur- day	Work Satur- day and Sunday	Work Only Satur- day	Work Satur- day and Sunday
	(% employment)					
PREVALENCE						
SATURDAY ONLY	2.3	—	10.9	—	5.1	—
SATURDAY AND SUNDAY	—	41.0	—	57.9	—	78.1
Premium						
Saturday: *						
— 10¢ - 50¢ per hour	—	—	—	—	—	2.6
— 1/4T premium	—	2.3	—	3.2	—	1.0
— 1/2T premium	—	4.1	—	1.7	3.6	3.1
— \$3 or \$5 per day	—	—	—	9.8	—	1.2
— other	—	—	—	—	—	.4
— no premium	100.0	93.6	100.0	85.3	96.4	91.7
Sunday: *						
— under 50¢ per hour	—	—	—	.7	—	3.6
— 50¢ per hour	—	—	—	3.9	—	16.5
— 1/4T premium	—	—	—	—	—	7.1
— 1/2T premium	—	2.3	—	28.4	—	17.8
— 1T premium	—	4.1	—	3.7	—	3.6
— \$3 or \$5 per day	—	—	—	9.8	—	1.2
— no premium	—	93.6	—	53.5	—	50.2

*Percentages apply to prevalence

CALL BACK DUTY, 1971

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE	NON-OFFICE
	(% employment)		
PREVALENCE	21.6	37.5	93.4
Minimum call-back pay in straight-time hours: *			
— none	27.2	14.4	4.5
— under 3 hours	1.3	—	1.4
— 3 hours	26.8	21.5	11.6
— 4 hours	39.7	24.6	58.4
— between 4 and 6 hours	—	5.2	9.9
— 6 hours	4.4	30.8	12.9
— other formulae .....	.6	3.5	1.3
Transportation Costs: *			
— paid	50.0	27.0	14.9
— not paid	50.0	73.0	85.1

*Percentages apply to prevalence

STAND-BY DUTY, 1971

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE	NON-OFFICE
	(% employment)		
PREVALENCE	10.4	8.0	22.2
Compensation: *			
— applies	89.7	84.4	87.8
— does not apply	10.3	15.6	12.2

*Percentages apply to prevalence

EXTRA DUTY PAY, 1971

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE	NON-OFFICE
	(% employment)		
PREVALENCE	44.0	52.9	81.4
Qualification Period: *			
— none	10.5	15.3	33.9
— under 1 day	—	—	19.5
— 1 day	19.7	21.1	7.2
— 3 days	5.9	3.9	5.3
— 5 days	11.4	32.0	19.0
— over one week	31.8	6.3	2.0
— variable	20.7	21.4	13.1

*Percentages apply to prevalence

FINANCIAL

BENEFITS

Severance Pay

Retirement Allowances

Non-Production Bonuses

Production Bonuses

FINANCIAL BENEFITS

Financial benefits have either immediate or future monetary value to individual employees and are usually related to circumstances rather than salary. All employees may be eligible for these benefits but relatively few are likely to receive them in any given year. Again, it should be noted data refer to the employment of the establishment rather than employees receiving the benefit. The facing graph shows data for those benefits which were studied in consecutive surveys. An additional graph gives details of Severance Pay. Tables support these graphs and outline other financial benefits.

SEVERANCE PAY

Severance Pay is cash, or occasionally leave, received by employees when their services with an employer are terminated. Remuneration for earned credits such as vacation or sick leave are excluded. Some severance pay plans are formal, that is with written commitments with respect to circumstances and amounts of payments; others are informal, that is either the circumstances or the amounts of payment are subject to managerial discretion. The graph and table on severance pay show its overall prevalence and the prevalence and degree of formality of eight conditions which may prompt its payment.

RETIREMENT ALLOWANCES

Retirement allowances are either cash payments or paid leave granted to retiring employees. Any earned credits such as vacation or sick leave or the value of retirement gifts are not considered to be part of retirement allowances. Many formulae were reported for determining allowances: they varied from uniform dollars per employee to fifty per cent of last annual salary. A large proportion of these allowances, especially for office employees, were determined by managerial discretion.

NON-PRODUCTION BONUSES

Non-production bonuses are regularly or irregularly paid cash bonuses not directly related to production, sales, cost of living, profit sharing or length of service. Amounts under \$25.00 are excluded as they usually represented Christmas turkeys or long service awards. Methods reported for calculating non-production bonuses in order of importance were seniority, managerial discretion, uniform amounts for all, level of earnings, position and various combinations of the preceeding.

PRODUCTION BONUSES

Production bonuses are additional amounts of compensation paid to individual employees for above average production. They are usually granted for exceeding work standards and as an incentive for higher production.

STOCK OPTION/PURCHASE PLANS

Stock option or purchase plans provide for the purchase of the employer's stock, usually below market price.

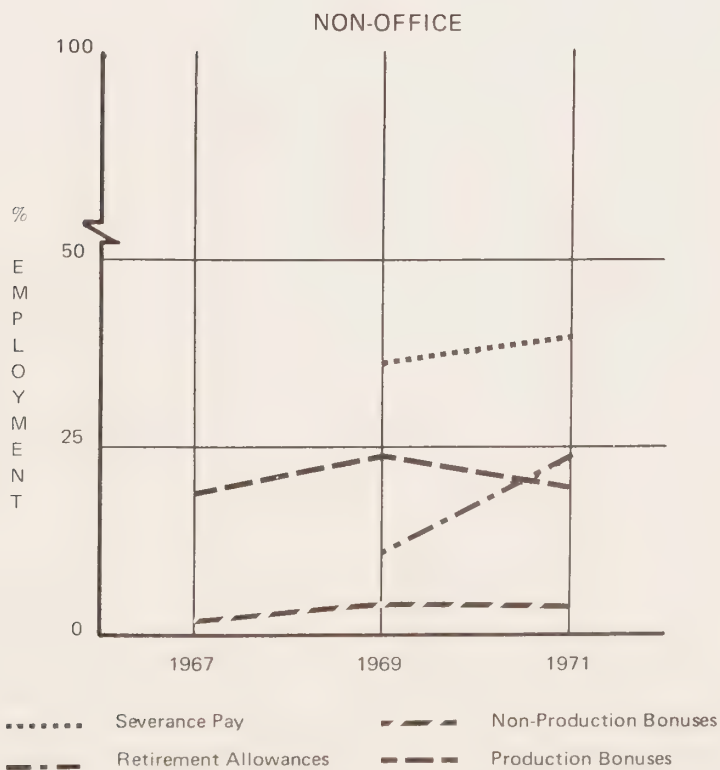
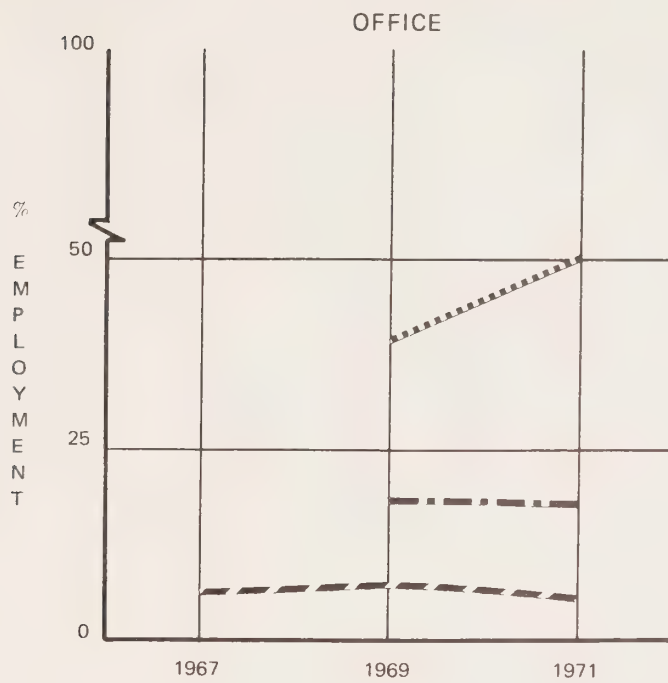
PROFIT SHARING PLANS

Profit sharing plans provide an immediate and current share of the net profits of the employer. Deferred profit sharing plans are not included.

LONGEVITY PAY PLANS

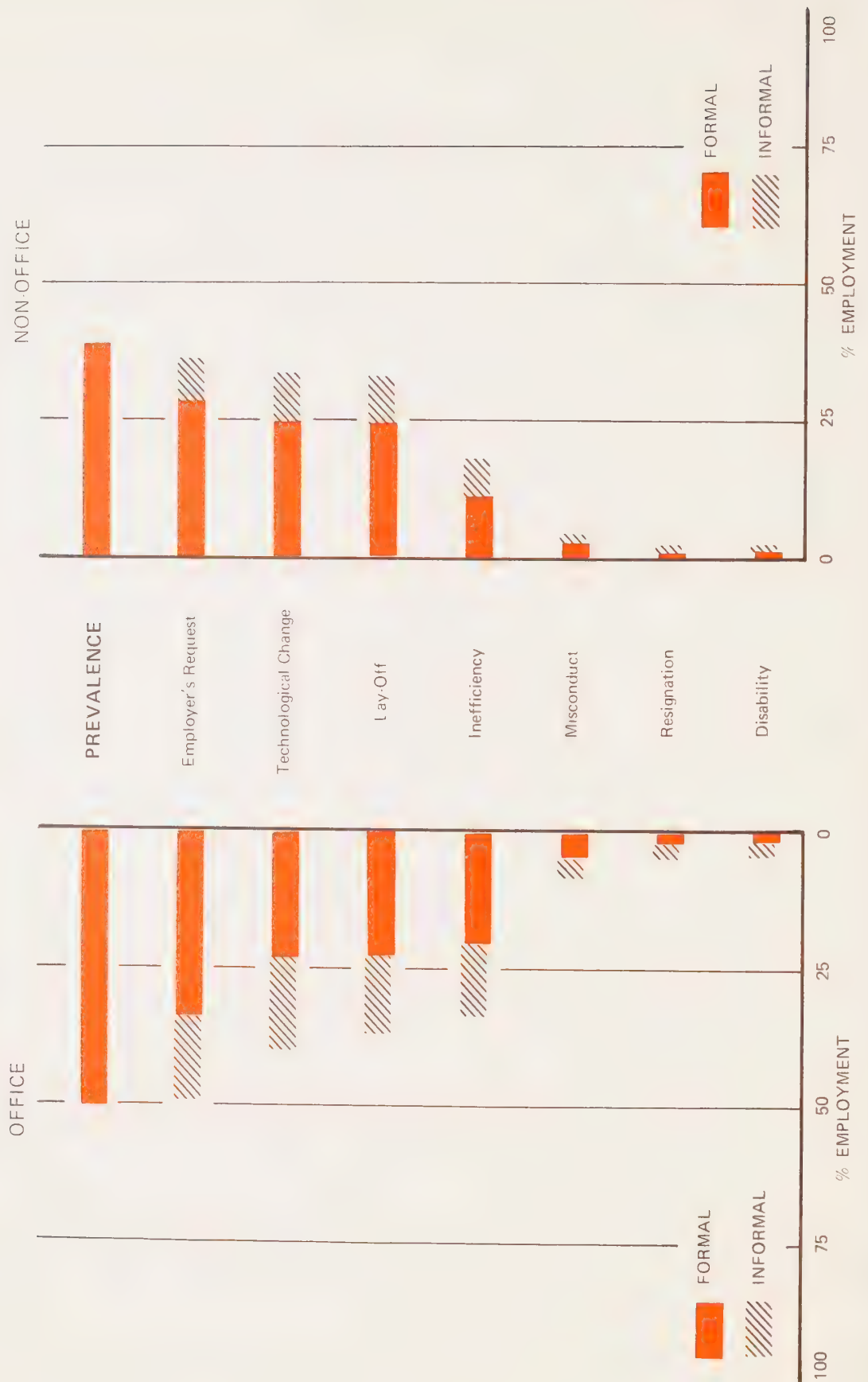
Longevity pay is a monetary supplement received by an employee, irrespective of merit, after a stated minimum length of service has been completed. It may take the form of a lump sum payment or it may be incorporated into regular pay.

FINANCIAL BENEFITS PREVALENCES



FINANCIAL BENEFITS

SEVERANCE PAY, 1971



FINANCIAL BENEFITS

	OFFICE			NON-OFFICE		
	1967	1969	1971	1967	1969	1971
	<i>(% employment)</i>					
PREVALENCE:						
SEVERANCE PAY	—	39.6	50.6	—	36.0	39.7
RETIREMENT ALLOWANCES	—	18.4	18.1	—	11.0	24.0
NON-PRODUCTION BONUSES	5.7	7.1	5.4	1.8	3.7	3.3
PRODUCTION BONUSES	—	—	2.4	18.7	23.2	19.6
STOCK OPTION/PURCHASE PLANS	14.1	—	—	11.0	—	—
PROFIT SHARING PLANS .....	.7	—	—	1.3	—	—
LONGEVITY PAY PLANS	—	4.2	—	—	4.8	—

SEVERANCE PAY, 1971

	OFFICE	NON-OFFICE
PREVALENCE	50.6	39.7
CIRCUMSTANCES		
Employer's request: *	48.9	36.2
— formal	(34.0)	(28.7)
— informal	(14.9)	(7.5)
Technological change: *	39.8	33.9
— formal	(22.8)	(24.8)
— informal	(17.0)	(9.1)
Lay-off: *	36.2	33.2
— formal	(22.5)	(24.5)
— informal	(13.7)	(8.7)
Inefficiency: *	33.1	18.1
— formal	(20.5)	(11.1)
— informal	(12.6)	(7.0)
Misconduct: *	7.9	4.6
— formal	(4.4)	(2.6)
— informal	(3.5)	(2.0)
Resignation: *	4.9	2.5
— formal	(1.8)	(.7)
— informal	(3.1)	(1.8)
Disability: *	4.8	2.5
— formal	(2.1)	(1.6)
— informal	(2.7)	(.9)

*Percentages apply to prevalence

**PHYSICAL
CONDITIONS**

Food Services/Facilities

Mileage Allowances

Parking Facilities

Literature

PHYSICAL CONDITIONS

This section comprises a collection of data generally related to the comfort and convenience of employees.

Food services and facilities range from full cafeterias to lunchrooms. Details are presented on the type of provision and, with respect to cafeterias, relationships with commercial prices in the vicinity.

The incidence of employees using their own automobiles on company business and related mileage allowances follow. The average of flat mileage allowances and allowances which varied inversely with miles driven was slightly above 11¢ for each survey group.

Parking facilities were not universally available but those employees who had such provisions usually extended them to all employees.

Pamphlets and brochures on insured benefits and other conditions of employment were available to most of the employees in the establishments surveyed.

PHYSICAL CONDITIONS, 1971

	OFFICE	NON-OFFICE
	(% employment)	
PREVALENCE:		
FOOD SERVICES/FACILITIES	95.4	93.2
MILEAGE ALLOWANCES	79.3	46.3
PARKING FACILITIES	64.3	75.4
LITERATURE		
— INSURED BENEFITS	97.7	95.7
— OTHER CONDITIONS	93.5	91.1
Food Services: *		
— full cafeteria only	43.7	31.6
— limited hot foods only	1.8	1.4
— soup and sandwiches only	1.4	.9
— food vending machines only	2.3	5.3
— beverage vending machines only	1.1	2.4
— lunchroom only . . . . .	.2	.4
— combination of above	49.5	58.0
Cafeteria Prices: *		
— same as commercial	3.7	6.8
— lower than commercial	63.2	48.8
— no established relationship	19.5	8.0
— no cafeteria	13.6	36.4
Mileage Allowances: *		
Flat Allowance		
— under 10¢	3.8	2.0
— 10¢	19.7	27.8
— 11¢	25.7	23.9
— 12¢	16.3	18.5
— 13¢ - 20¢	11.0	8.5
Variable Allowance	13.2	13.6
Fixed Allowance	3.7	.5
Other	6.6	5.2
Parking Availability: *		
— under 20% of employees	3.7	2.4
— 20% - 40% of employees . . . . .	.5	.3
— 50% - 90% of employees	5.5	5.5
— all employees	90.3	91.8

*Percentages apply to related prevalences

PART III

EMPLOYER EXPENDITURE

GENERAL

This expenditure presentation comprises 1971 data on mean employer outlay for individual benefits and groups of benefits. The principal data are in tabular form and there is some graphic illustration. The narrative provides background and technical information on the development and use of the statistics.

The Pay Research Bureau traditionally has combined studies of employer expenditure with its characteristics surveys. However, expenditures on individual benefits do not lend themselves to trend analysis and, as it has not yet been possible to derive a technically accurate mean expenditure of employer outlay for the total benefits package, the presentation is being restricted to 1971 data. Developmental work during past surveys resulted in the grouping of related benefits into packages of benefits. These packages involve a minimum of overlap and may be added together at the discretion of the user to reflect a mean employer expenditure on the selection of benefits he wishes to evaluate. It is anticipated that this type of presentation will provide a basis for the measurement of trend movement with data from future surveys.

The overall response to the benefits survey by participants is excellent. Ninety-nine percent response was received with respect to the prevalence and characteristics of benefits. Eighty-five percent of these establishments covering over ninety percent of the overall employment also submitted expenditure returns. However, returns were often incomplete both because of the absence of detailed employer records in respect to such benefits as personal and sick leave, and because of varying systems of record keeping not necessarily compatible with any one reporting format. It is these difficulties that preclude the presentation of a mean of the expenditures on the total benefit package. Such a mean cannot be derived by adding together the means of individual benefits because expenditures on benefits overlap, the applicability of provincial premiums and/or employer contributions vary and there are different combinations of benefits which individual expenditures cover.

This part of the report is designed to produce a maximum of useful information while keeping the user aware of the data limitations. The first section gives strong information on groups of benefits which may be combined to reflect the overall benefit package of the user's choice. The next section presents expenditure data on individual benefits. The following section gives useful supplementary information not appropriately included in the preceding tables. This part of the report concludes with technical details including an explanation of the three bases for measuring data (straight time payroll, pay for time worked and dollars per employee), the use of estimates within the tabulations and a table showing the extent of reporting by benefit.

PACKAGES OF BENEFITS

The expenditure data shown in the facing table covers seven types of situation that have broad prevalence, are of benefit to employees and the provision of which incurs an expense to the employer. As explained in detail in the next section, data are grouped in packages to minimize the overlapping of expenditures and to take into account the limited prevalence of some benefits. The cumulative total of mean annual employer expenditure on these packages represents the average cost of provision of at least one of each of the benefits contained in the combined package. The user may choose to construct his own combined package excluding, for example, Rest Periods, and taking into consideration Personal Leave or other benefits presented on an individual basis later in this report.

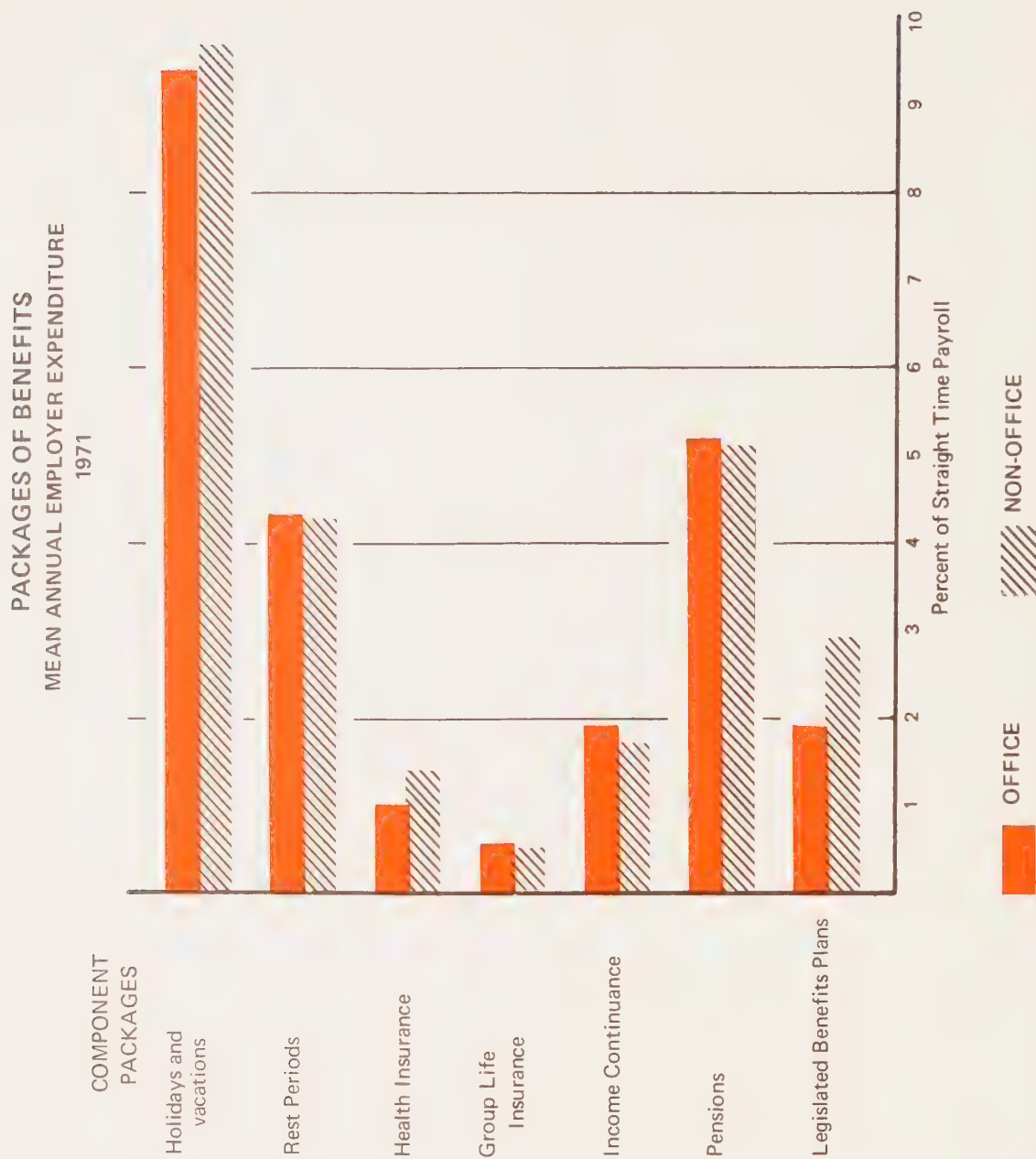
These packages of benefits were constructed to represent generic groups of benefits as much as possible. They were compiled from individual returns which were complete with respect to every item within the benefit package. In some instances, such as health insurance, one expenditure often covered two benefits, namely Supplementary Hospital and Supplementary Medical Care. This datum would be included in the appropriate package but could not be assigned to the component benefits shown in the next section. As the foregoing indicates, the sum of mean expenditures on individual benefits should not be expected to equal the mean on a package of benefits and the mean of the package is likely to be the lower figure.

Comments on the actual packages follow: PAID TIME AWAY FROM DUTY comprise Holidays and Vacations which have nearly universal application. Personal Leave is generally suited to inclusion in this package but was excluded because the lower prevalence of reported expenditure would have diluted the package unduly. REST PERIODS are presented as a separate item to allow the user to exclude them from his calculations. Their prevalence is somewhat lower than that of other forms of Paid Time Away from Duty and there are differing views on whether Rest Periods should be considered an additional expense to employers. The provision of package data on HEALTH INSURANCE is of particular interest because extra benefits provided under Medical Care legislation vary by province and affect the scope of private insurance plans. INCOME CONTINUANCE is a useful package combination because of the growing tendency to integrate Sickness Benefits with Long Term Disability Benefits. Also the shorter the waiting period for Long Term Disability the greater the expense, but offsetting savings should be reflected in shortened Sickness Benefits provisions. PENSION PLANS are presented alone for convenience and the table concludes with LEGISLATED BENEFITS which also have practically universal application.

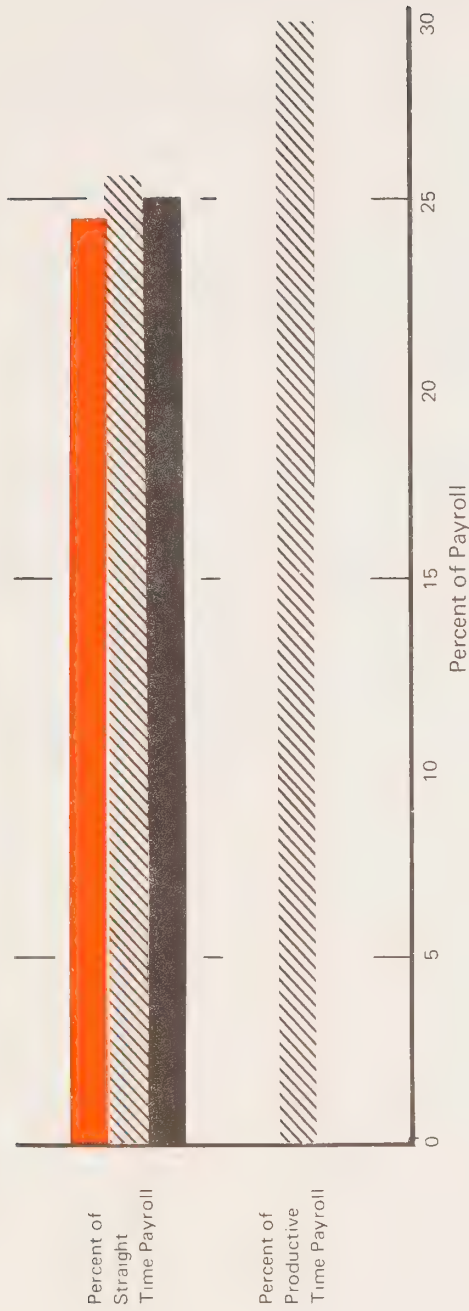
PACKAGES OF BENEFITS

MEAN ANNUAL EMPLOYER EXPENDITURE 1971

	OFFICE			NON-OFFICE			TOTAL	
	Percent of Straight Time Payroll	Dollars per Employee	Percent of Straight Time Payroll	Percent of Pay for Time Worked	Dollars per Employee	Percent of Straight Time Payroll	Dollars per Employee	
Holidays and Vacations	9.41	793	9.63	11.10	711	9.51	754	
Rest Periods	4.37	347	4.31	5.03	299	4.34	326	
Health Insurance (Provincial and Private Medical and Hospital)	1.01	89	1.41	1.62	100	1.18	94	
Group Life Insurance . . . . .	.60	53	.53	.60	38	.57	46
Income Continuance (Sickness and Long Term Disability)	1.95	163	1.74	2.03	125	1.85	146	
Pensions	5.20	460	5.13	5.91	393	5.17	429	
Legislated Benefit Plans (Canada/Quebec Pension Plans, Workmen's Compensation and Unemployment Insurance) . . .	1.93	157	2.93	3.36	212	2.40	183	
CUMULATIVE TOTAL	24.47	2,062	25.68	29.65	1,878	25.02	1,978	



CUMULATIVE TOTAL OF PACKAGES OF BENEFITS MEAN ANNUAL EMPLOYER EXPENDITURE 1971



INDIVIDUAL BENEFITS

Information on individual benefits is being presented to enable comparisons or assessment of data on a benefit by benefit basis. The factors which limit the use of these data as individual items and preclude their combination as a package follow as a caution to the user.

There are many factors which affect expenditures on individual benefits. Foremost are characteristics, particularly the percentage contribution by the employer: a strong insured benefit plan with a low employer contribution may cost no more than an inferior plan completely financed by the employer. Other important characteristics with respect to costs are the eligibility requirements within a company and the extent of employee participation in voluntary plans. The nature of the work force, particularly the occupational mix, age and sex distribution and length of service of employees affect premiums. Methods of funding and astuteness in negotiation and investment also affect the costs of individual plans. When data are to be considered on a trend basis, government legislation, such as recent acts governing unemployment insurance and medical care, must be taken into particular account. The cost experience over previous years is another factor affecting the current year's outlay. Data on an individual benefit are useful in the examination of that benefit; data on packages of employer costs are useful when analysis is directed towards employer outlay on benefits.

An overall package of employer expenditures cannot be derived from the facing table for two principal reasons. First, there is a certain amount of overlap in expenditures on benefits. For example, Supplementary Hospital Insurance may be an independent benefit or may be a provision of a Supplementary Medical Plan. The addition of the two mean expenditures would result in an inflated total expenditure for Supplementary Health Insurance. There are similar interrelationships among other benefits, particularly those associated with Long Term Disability coverage. The second difficulty is that cumulating mean employer expenditures assumes that the benefits involved are universal. Contributions to Provincial Hospital Insurance Premiums are only required in three provinces and Long Term Disability Insurance only covers 44% of the sample employment. Not all of the employers having employees to whom these premiums apply, contribute to their costs. The simple addition of mean expenditures on individual benefits credits employers who do not sponsor or contribute to the benefit with the average contribution of those employers who do contribute.

INDIVIDUAL BENEFITS

MEAN ANNUAL EMPLOYER EXPENDITURE 1971

	OFFICE			NON-OFFICE			TOTAL	
	Percent of Straight Time Payroll	Dollars per Employee	Percent of Straight Time Payroll	Percent of Pay for Time Worked	Dollars per Employee	Percent of Straight Time Payroll	Dollars per Employee	
Paid Time Away from Duty								
Holidays	3.75	317	3.61	4.16	265	3.68	292	
Vacations	5.79	487	6.11	7.03	453	5.94	471	
Personal Leave	.43	38	.35	.41	26	.37	32	
Rest Periods	4.37	347	4.31	5.03	299	4.34	326	
Health Insurance								
Provincial Hospital	.73	71	1.16	1.33	85	.98	77	
Provincial Medical	.81	69	1.06	1.22	74	.92	71	
Supplementary Hospital	.13	12	.14	.17	11	.14	12	
Supplementary Medical	.29	25	.30	.35	21	.30	23	
Group Life Insurance	.60	53	.53	.60	38	.57	46	
Income Continuance								
Sickness Benefits	1.83	152	1.68	1.97	120	1.77	138	
Long Term Disability	.26	23	.50	.59	41	.34	29	
Supplementary Unemployment	—	—	.51	.58	42	.47	39	
Pensions	5.20	460	5.13	5.91	393	5.17	429	
Legislated Benefits								
Canada/Quebec Pension Plans	1.07	87	1.22	1.40	87	1.14	87	
Workmen's Compensation	.44	38	.96	1.09	70	.70	54	
Unemployment Insurance	.50	39	.82	.93	59	.66	49	

SUPPLEMENTARY DATA

A review of the tables already described will reveal that financial benefits have not been presented either as individual benefits or as a package of benefits and that sickness benefits are shown as a unit without reference to the three types of sickness benefits described previously in this report. Because of the particular nature of these benefits they are being presented separately in supplementary tables as described below.

Financial Benefits

Financial benefits generally apply only to limited numbers of employees in a limited number of establishments. For example, only nine establishments with 12.1 percent of the sample employment or 12,027 employees reported retirement allowances for office employees and only .6 per cent or 82 of these employees drew the benefit. Evidently the extent of this expenditure is governed by the age mix of employees and is subject to fluctuation from year to year. As other financial benefits present similar situations dollar per employee bases have been developed for this set of benefits in preference to percentages of payroll bases. Data on average dollars spent per employee in the reporting units and per individual drawing the benefit are shown in the facing tabular presentation "Financial Benefits".

Sickness Benefits

Expenditures on the three principal types of sickness coverage are combined in the main tables of this report. Generally, each employer has either an expenditure for sick leave or for sickness indemnity or a two part expenditure for the combined benefits. As mentioned, the preceding table shows the average amount of money spent to cover absence due to illness. To enable more detailed comparisons, a supplementary table "Sickness Benefits" has been included with measures on the three types of benefit coverage which correspond to data in the preceding tables. Definitions of each type of sickness benefit may be found with the applicable characteristics table in Part II of this report.

FINANCIAL BENEFITS

	OFFICE		NON-OFFICE		TOTAL	
	Dollars per Employee	Dollars per Participating Employees	Dollars per Employee	Dollars per Participating Employees	Dollars per Employee	Dollars per Participating Employees
Production Bonuses	*	*	325	633	208	614
Non Production Bonuses	181	189	170	240	178	202
Severance Pay	27	1,082	52	2,196	34	1,385
Retirement Allowances	50	3,652	31	1,200	42	2,305

**Only one reporting establishment*

SICKNESS BENEFITS

	OFFICE			NON-OFFICE			TOTAL
	Percent of Straight Time Payroll	Dollars per Employee	Percent of Straight Time Payroll	Percent of Pay for Time Worked	Dollars per Employee	Percent of Straight Time Payroll	Dollars per Employee
Paid Sick Leave	1.83	158	2.03	2.43	143	1.89	154
Sickness Indemnity Insurance	1.26	53	1.11	1.25	78	1.14	73
Combination of Paid Sick Leave and Sickness Indemnity Insurance	2.46	210	3.23	3.79	248	2.79	226
TOTAL SICKNESS BENEFITS	1.83	152	1.68	1.97	120	1.77	138

TECHNICAL NOTES

Reporting Year

Participants were given the option of reporting on a calendar or fiscal year basis. Over two-thirds of the expenditure returns pertained to calendar 1971 and most of the other returns covered at least eleven months within 1971.

Bases for Calculation

There are several possible bases for measuring employer expenditure. Percentage measures are usually based on either gross payroll, straight time payroll (that is, gross payroll less premium pay, separation pay, bonuses and taxable benefits) or pay for time worked (that is, straight time payroll less pay for time not worked; namely vacations, holidays, personal leave, sick leave and rest periods). All three bases have advantages and disadvantages and are subject to different interpretations. To provide useful information in a concise format, this presentation concentrates on the straight time payroll basis. It is not subject to severe fluctuations reflecting unusually high severance payments or concentrations of overtime and it requires a minimum of estimation. Because of its relative stability, it also has potential for trend measurement. Data based on productive time are presented for the non-office group for consideration with respect to hourly rated employees. In addition to being related to pay percentages, the average dollar outlay per employee is given for every benefit. This measure is simply the employers' expenditures on the benefit divided by the total number of employees in the reporting groups. It is readily understood and not as subject to effect from outside variables as the other bases.

Estimating Procedures

Record data were requested from participants in every instance for which its provision was possible. In other instances soundly supported estimates were accepted. In the case of holidays, vacations, sick leave, personal leave and rest periods, situations for which cumulative payroll records are often not available, detailed methods of estimation were provided to ensure consistency. All estimates were thoroughly checked prior to inclusion in any tabulations. The Pay Research Bureau developed further estimates in conjunction with characteristics data for paid leave in order to establish dollar bases for the pay for time worked percentage calculations.

Data provided by some participants had to be modified for inclusion in the survey. The survey sample consists of establishments chosen for industrial, size and regional representation. A few employers could provide data only on a company wide basis. To ensure appropriate weighting of these data, they were pro-rated by the numbers of office and non-office employees in the survey establishment. A similar procedure was used when no split was provided between expenditures for the office and non-office groups. In each case such factors as age and sex distribution within the company or establishment, comparability of plans and provincial legislation were noted and taken into account as possible.

In some instances, expenditures were reported for groups or packages of benefits. Consideration was given to distributing these costs to the individual component benefits. However, none of the estimating procedures examined were satisfactory and the more useful approach of developing the overall package concept was developed. Thus the quantity of reporting on package costs may be observed to exceed the quantity of reporting on individual component benefits in several instances in the following table "Provision of Expenditure Data".

Provision of Expenditure Data

One hundred and fifty expenditure returns were received from the 180 establishments in the survey. These returns represent 92.3% of the employment reported for the 1971 survey. As all returns were not complete for all benefits the following table has been prepared showing the extent of reporting on individual benefits and the related prevalence of these benefits. Data in brackets are applicable to the several packages described in the preceding tables and do not necessarily include all the benefits named beneath.

PROVISION OF EXPENDITURE DATA

(Percentages of employment)

	OFFICE		NON-OFFICE		TOTAL
	Prevalence	Reporting	Prevalence	Reporting	
Paid Time Away from Duty	(100.0)	(93.0)	(100.0)	(91.6)	(92.3)
Holidays	100.0	93.0	100.0	91.6	92.3
Vacations	100.0	90.9	100.0	90.3	90.6
Personal Leave	100.0	75.8	99.3	79.0	77.4
Rest Periods	82.6	69.1	67.8	56.6	63.1
Health Insurance Cost	(100.0)	(47.3)	(99.8)	(41.3)	(44.4)
Provincial Hospital	40.4	14.3	41.4	13.6	13.9
Provincial Medical	96.4	67.3	95.1	54.4	61.1
Supplementary Hospital	90.7	21.6	79.9	15.2	18.5
Supplementary Medical	81.6	32.4	84.2	31.4	31.9
Group Life Insurance	99.2	75.9	97.2	63.6	70.0
Income Continuance	(100.0)	(78.0)	(98.8)	(68.7)	(73.6)
Sickness Benefits	(100.0)	(77.6)	(98.8)	(65.4)	(71.8)
— Sick Leave	72.6	60.8	31.1	26.9	44.5
— Indemnity	12.1	8.0	56.5	32.4	19.8
— Combination	15.3	7.9	11.1	6.4	7.2
Long Term Disability	50.1	37.3	37.0	18.5	28.3
Supplementary Unemployment	3.8	3.8	32.2	31.0	16.9
Pensions	98.6	90.8	91.9	86.0	88.5
Legislated Benefits	*	(93.0)	*	(91.6)	(92.3)
Canada/Quebec Pension Plan	100.0	93.0	100.0	91.6	92.3
Workmen's Compensation	97.3	83.5	100.0	90.0	86.7
Unemployment Insurance	*	81.7	*	87.3	84.4
Financial Benefits					
Production Bonuses	2.4	2.4	19.6	4.5	3.4
Non Production Bonuses	5.4	3.9	3.3	1.9	3.0
Severance Pay	50.6	19.8	39.7	8.1	14.2
Retirement Allowances	18.1	12.1	24.0	9.1	10.7

*Data not requested

APPENDIX A

SURVEY SAMPLE STATISTICS

APPENDIX A: SURVEY SAMPLE STATISTICS

THE POPULATION BY INDUSTRY GROUP¹

Industry Group	Establishments	Employees
Electric Power and Gas	40	28,338
Communication	22	57,821
Mines, Quarries and Oil Wells	97	58,245
Finance and Real Estate	38	63,837
Transportation and Storage (excluding Railways)	192	73,976
Municipal Governments	30	79,801
Service	704	103,491
Hospitals and Universities	192	147,083
Trade	1,484	223,096
Manufacturing, Non-durable	1,345	452,767
Manufacturing, Durable	685	463,078
TOTAL	4,829	1,751,533

THE SAMPLE BY INDUSTRY GROUP

Industry Group	Establishments	Employees		
		1967	1969	1971
Electric Power and Gas	8	11,818	9,971	10,522
Communication	8	22,838	23,700	25,315
Mines, Quarries and Oil Wells	8	4,236	4,509	5,656
Finance and Real Estate	8	8,318	8,742	8,831
Transportation and Storage (excluding Railways)	8	3,444	3,484	3,885
Municipal Governments	8	15,114	15,863	15,455
Service	10	802	1,396	1,374
Hospitals and Universities	14	28,013	28,135	28,187
Trade	21	14,747	13,969	12,605
Manufacturing, Non-durable	42	15,914	18,760	16,625
Manufacturing, Durable	43	45,070	44,217	38,150
SUB-TOTAL	178	170,314	172,746	166,608
Plus: 2 Pre-determined Railway Establishments	2	25,306	23,507	24,361
TOTAL	180* ²	195,620	196,253	190,966

¹ The larger establishments employing 75% of each industry group, Wage Rate Survey, October 1, 1966.

² The number of establishments that actually reported numbered 178 for 1967, 177 for 1969, and 178 for 1971. Expenditure returns were received from 150 establishments for 1971.

APPENDIX B

DEFINITIONS

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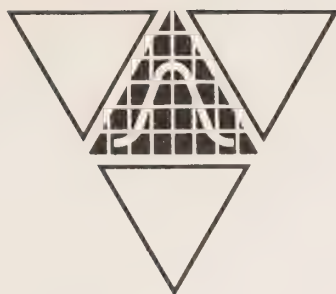


EMPLOYEE BENEFITS AND CONDITIONS OF EMPLOYMENT IN CANADA

HIGHLIGHTS OF STUDIES ON PREVALENCE
CHARACTERISTICS AND COSTS
FROM 1967 TO 1973

PAY RESEARCH BUREAU

Public Service Staff Relations Board



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AND
CONDITIONS OF
EMPLOYMENT
IN CANADA**

**Highlights of Studies on Prevalence, Characteristics and Costs
from 1967 to 1973**

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Public Service Staff Relations Board

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Ottawa, 1975

FOREWORD

The Pay Research Bureau has prepared this publication, the second one of its kind, as a vehicle for the wider distribution of its survey findings on benefits and working conditions. The report is designed to highlight major areas of interest while respecting the confidentiality of the data provided by the survey participants.

Every two years since 1961, the Pay Research Bureau has conducted a survey of a selection of benefits and working conditions in organizations outside the Public Service of Canada. These studies examine the prevalence and characteristics and related benefit expenditures. Reports on each survey are made available to the officials concerned with determining benefits and working conditions in the Public Service. They are also distributed to officials in the survey organizations. In preparing this report, the Bureau has attempted to fulfill a need for more public data on benefits and working conditions, a need reflected in the many requests it receives and in public discussions.

The sample of organizations has remained relatively stable over the past four surveys. This has permitted the presentation of some trend material over a six year period.

The Bureau wishes to express its sincere appreciation to the participants both for their excellent co-operation during the course of these surveys and for their agreement to the distribution of this report.

This report was prepared by Miss Evelyne Forget and members of the Benefit Section under the general direction of Mr. W.K. Derragh. The graphic presentation was prepared by Mr. L.R. Couroux.

September, 1975.

R.H. Saunders,
Acting Director General.

EMPLOYEE BENEFITS AND CONDITIONS OF EMPLOYMENT

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PART I

INTRODUCTION

INTRODUCTION

THE PAY RESEARCH BUREAU

The Pay Research Bureau is a Branch of Public Service Staff Relations Board. It is charged with gathering information in respect to rates of pay, employee earnings, conditions of employment and related practices prevailing inside and outside the Public Service. Reports which result from surveys conducted by the Bureau are usually distributed in confidence and only to appropriate senior officials of government, of organizations representing federal government employees and of organizations participating in the surveys.

Since the advent of collective bargaining in the Public Service in 1967, the Pay Research Bureau has conducted at least two major field surveys each year. These have included salary surveys of individual occupations of scientific, professional, technical, administrative, office and operational categories of personnel as well as the comprehensive benefits and working conditions surveys. Each major survey covers, on the average, about 200 organizations. Practices in the Public Service of Canada in the field of benefits and working conditions are not reflected in this report. Periodically, the Bureau issues a separate report on this subject.

Prior to each survey, consultations are held with the employer and employee organizations to obtain their views and requirements. In addition, the suggestions received from participants are taken into account. Required information is normally collected during personal interviews with officials of participating organizations. This involves a detailed matching of job duties and responsibilities for pay surveys and the completion of extensive questionnaires for benefit surveys. After the survey visits, a careful and detailed edit is carried out to identify and correct anomalies. The data are then processed by computer and presented in an appropriate statistical format with narrative support.

THE BENEFITS AND WORKING CONDITIONS SURVEY

Every two years since 1961 the Pay Research Bureau has conducted a survey on a selection of benefits and working conditions using samples representative of a specified group of industries. In these studies, prevalence and characteristics and some related benefit expenditures are examined. Survey subjects include time away from duty, life and health insurance plans, income assurance plans, pension plans, hours of work, technological change, premium pay, financial benefits and working conditions. The present sample is representative of three-quarters of the Canadian labour force for all industries except primary products and construction. In developing the sample, establishment size and geographic location were taken into account.

This publication contains a selection of statistics on the principal characteristics of benefits and other conditions of employment as presented in Part II. Employer expenditure information is included in Part III. Profiles, Part IV show data on specific benefits available to a typical employee during a one year period. Benefits available to continuing part-time employees are presented in Part V. All data were obtained from the most recent survey reports. The basic sample used for this study has remained relatively stable over four cycles, therefore trend data are presented for those items measured consistently over the six year time-span. Graphs are included for rapid visual comprehension and supporting tables inserted for more intensive study. Narrative introductions define the scope of each condition and provide general information.

Survey Co-ordination

Prior to each survey the Pay Research Bureau determines which other government agencies, federal or provincial, are undertaking or contemplating benefit studies and seeks to co-operate with them. This effort complies with participant requests to eliminate duplication of effort on their part and has been found to foster understanding and helpful exchange of information among all the parties involved.

Each of the ten Provincial Governments is approached with respect to co-ordinating its needs for data on benefits and working conditions within the scope of the Pay Research Bureau survey. Positive responses have been received from nine provinces and four participated extensively in the 1973 survey. Each of the four sent at least one officer to the survey briefing sessions. These officers later conducted field interviews within their own provinces. Co-operating provinces receive access to the information collected within their jurisdictions. The four provinces and departments actively involved are:

Alberta	:	Public Service Commission
Nova-Scotia	:	Civil Service Commission
Ontario	:	Civil Service Commission
Québec	:	Bureau de Recherches sur la Rémunération

The Pay Research Bureau also co-operates with Statistics Canada and Canada Department of Labour within their survey of Labour Costs in respect to the expenditure portion of the survey. The Labour Costs Survey is conducted annually and is designed to obtain information on the composition of the wage package for selected industry groups on a national basis. The 1973 Survey of Labour Costs was applied to the education portion of the service industry whose establishments comprise about 4% of the Pay Research Bureau sample. Our expenditure questionnaire for the Benefits and Working Conditions Survey was adapted to cover the requirements of the Labour Costs Survey. As a result, contributors to both surveys were required to complete only one set of forms.

Sample

The present sample was developed in association with Statistics Canada to provide a continuing source of representative information for the evaluation of benefits and working conditions in Canada for comparison with the federal government. This sample of 180 establishments has remained relatively stable since 1967. Prior surveys were conducted on various sample and employment bases.

The source of employment selected as a base for the current sample was the Canada Department of Labour's Wage Rate Survey as of October 1, 1966. The Wage Rate Survey was designed to gather information from all establishments, in selected industries, with at least twenty employees in any one month of the year. Establishments in each of eleven industry groups were arranged in descending order of total numbers of employees. From these listings the first 75 per cent of the employees with their corresponding establishments were retained for purposes of selecting a sample.

The establishments in the sample were chosen from the eleven industry groups in proportion to the size of each industry with a minimum representation of eight establishments in each industry group. The sample was drawn systematically from a random starting point within each industry group. Included in the sample design was a method of substitution to ensure appropriate regional distribution and replacement of firms unable to participate. The eleven industry groups, the population from which the sample was developed, and actual survey sample statistics for 1967, 1969, 1971 and 1973 are shown in Appendix A.

Survey Procedures

Two questionnaires are prepared, one for incidence (prevalence) and characteristics, to be completed during the survey interview, and one for expenditures, to be completed prior to our officer's visit and discussed during the interview. The basic concepts behind both questionnaires and their format have remained unchanged for the four subject surveys. They reflect the contributions of the federal employers, employee representatives and the co-operating survey agencies. The questionnaires are sent to participating organizations approximately two weeks in advance of scheduled interviews to enable participants to familiarize themselves with the incidence and characteristics questions and to complete the expenditure portion prior to the interview.

Two weeks of briefing sessions are held during which officers scheduled to participate in the field work are made familiar with the benefit plans and working conditions under study. Field survey work then commences and, after two days of interviews, officers meet to discuss any problems encountered and to work out common approaches to these difficulties. Officers then travel across the country, working individually, but maintaining contact with Ottawa for co-ordination of interviews and to ensure any technical difficulties are resolved with consistency.

Completed questionnaires are edited by officers who participated in the field work. Apparent anomalies or discrepancies are discussed with the officer who completed the return and are checked against benefit plan literature or collective agreements provided at the time of the interview. In some cases further checks are made with company officials. Accuracy of the returns is further assured by comparisons with previous surveys and cross-checks between the characteristics and expenditure returns. Data are coded during the editing process and are then transferred to punch cards. The edit runs based on these cards, the calculations and, finally, the computer print-outs of the tables to be incorporated in the report are thoroughly checked at all stages both by computer edit and then manually.

Effective Date

This report refers specifically to 1967 and 1973. Expenditure returns for the survey apply to the 1973 calendar year. To assure that incidence and characteristics data are as current as possible, yet within the scope of the expenditure year, the effective date of this portion of the survey is set at December 31. Field work is conducted in the following January to April period to increase the effectiveness of discussion on expenditure returns applying on a calendar year basis.

Survey Categories

In all four surveys, the data were obtained on the basis of office and non-office employees, as defined in Appendix B. These two groups of employees are used for weighting purposes throughout the report. If benefits differed for certain employees within a survey category, the data applying to the majority of working level office or non-office staff were processed. In most instances, the overall benefit plans did not vary significantly between major groups, occupations and levels (for example, supervisory and non-supervisory; union and non-union).

During the 1971 survey, an extensive study was conducted to ascertain if administrative and professional employees received the same benefits and conditions of employment as other office employees. As a result of positive responses from users of the 1971 report, the survey category "Administrative/professional" was maintained as a separate survey category for 1973. Significant differences in benefit provisions pertain to paid vacations with separate data reported for this group in the appropriate section of this report. Other significant differences noted and presented separately in this publication pertain to overtime compensation and compensation for other premium hours.

Statistical Presentation

All data are shown as percentages of office and non-office employment. Employment is defined as the average number of employees on staff during the reporting year. As previously explained, the office and non-office survey categories comprise all the employees in the establishments of the sample. In effect, the percentages shown refer to the number of establishments weighted by their average numbers of employees. For conditions that apply to all employees, for example, hours of work, insured benefits and paid time away from duty, the percentages shown parallel the percentage of employment that actually receive the benefit; for other conditions, such as shift differentials, which do not apply to all employees, this inference should not be drawn.

Each benefit is introduced by its prevalence. This prevalence, or incidence, shows the applicability of the benefit. Characteristics information, or details of the benefit, follow usually in terms of percentage of prevalence. In some cases the characteristics presentation uses percentages of the whole sample either for simplicity of presentation or to show relativities more accurately. This is used in the case of sickness benefits where one of three types of benefit may cover the same situation. In every case the percentage basis for characteristics is clearly identified by footnotes and the intensity of type within the table.

Cost data are presented in terms of mean employer expenditures calculated on the bases of straight-time payroll, productive time payroll and dollars per employee. Further information of an interpretive nature with respect to costs is located at the beginning of Part III.

Profiles, Part IV, introduces in this publication a new presentation based upon data from our current survey. Using specific characteristics, profiles have been created for typical employees. Figures shown are an illustration of applicable benefits within given situations.

The 1973 survey was the first time that the Bureau sought information on the application of benefits and working conditions for continuing part-time employees. These findings are presented in a separate part of the report. Definitions of terms are in Appendix B.

PART II

PREVALENCE AND NATURE

PAID
TIME
AWAY
FROM
DUTY

Paid Holidays

Paid Vacations

Paid Rest Periods

Other Paid Time Off

PAID TIME AWAY FROM DUTY

This section shows the type of paid absences falling within the normal schedule for employees who are able to work.

PAID HOLIDAYS

Holidays are days of public or religious significance on which employees are not normally required to work. The accompanying graphs show the percentages of office and non-office employment entitled to specific numbers of holidays in 1967 and 1973. The tables which follow list the frequency of granting particular days.

The data shows a definite increase in the number of holidays granted: for example 75% of office employees are now entitled to ten or more holidays compared to 37% in 1967. Boxing Day is the only individual holiday to have become significantly more generalized since 1967. The frequency of the holiday granted on January 2nd has more than doubled since 1971, whereas no incidence of this holiday was reported in 1967. During the last survey an increase was noted in the number of employers who grant paid time for holidays other than the more commonly recognized ones.

Holidays which may fall on days of rest were generally guaranteed by employers in terms of compensation. For 74% of the non-office employees guaranteed holidays were moved to a normal working day; for the remainder compensation took the form of additional pay in lieu of an additional day for either some or all guaranteed holidays.

PAID VACATIONS

Paid Vacations applied universally to the employees studied. With few exceptions the amount of vacation entitlement increased with the employee's length of service. Graduated plans incorporating additional vacation time when certain requirements such as tenth anniversary of service or age sixty are met applied to 40% of office employees. The graphic presentations which follow show the cumulative proportions of office and non-office employment who enjoyed three, four or five weeks vacations after the given numbers of years of service in 1967 and 1973. Supporting tables show detailed service requirements for three, four, five or six weeks of vacation. As significant differences in service requirements and vacations entitlements often apply to senior levels of office staff, data are presented separately for this group, categorized as administrative/professional, and defined in Appendix B. The tables also summarize vacation pay provisions, vacation bonuses and minimum service for vacations.

Vacation Bonuses

The percentage of employees eligible for bonuses in the form of time has risen from 9% in 1967 to 39% in 1973. Thirty-eight of the 180 establishments in the 1973 study had provisions for vacation bonuses in the form of additional time. Of these, seven granted from one to ten weeks on a recurring five or ten year basis; thirteen granted one bonus only of from one week to twice the normal entitlement; and three granted one additional week if vacations were taken in the winter off-season. Vacation bonuses in the form of cash were given by eleven establishments and applied to 18% of non-office employees. These were either flat amounts of from \$25 to \$125 or variable amounts based on service and percentage of earnings formulae.

Use of Vacation Credits

It was observed during the last survey that nearly all office and two-thirds of the non-office employees might take vacations before the completion of one year of service. These figures, over the period 1967 to 1973, represent a slight increase for office employees and a 14% decrease for non-office employees. Usually only earned vacation was granted. The carry-over of vacation credits from one year to the next was allowed for 40% of office and 26% of non-office employees.

PAID REST PERIODS

Paid rest periods are defined as intervals during which an employee is permitted to stop work for relaxation. They are usually referred to as coffee-breaks and exclude periods allowed for wash-up and the recording of arrival and departure by time-clock. Their prevalence has increased by 6% and 20% for office and non-office respectively with the majority of new plans being administered informally. The length of rest periods has remained stable for the time span under study. During overtime work, rest periods were granted to over 50% of the employees surveyed with the total length of these periods averaging just over 20 minutes.

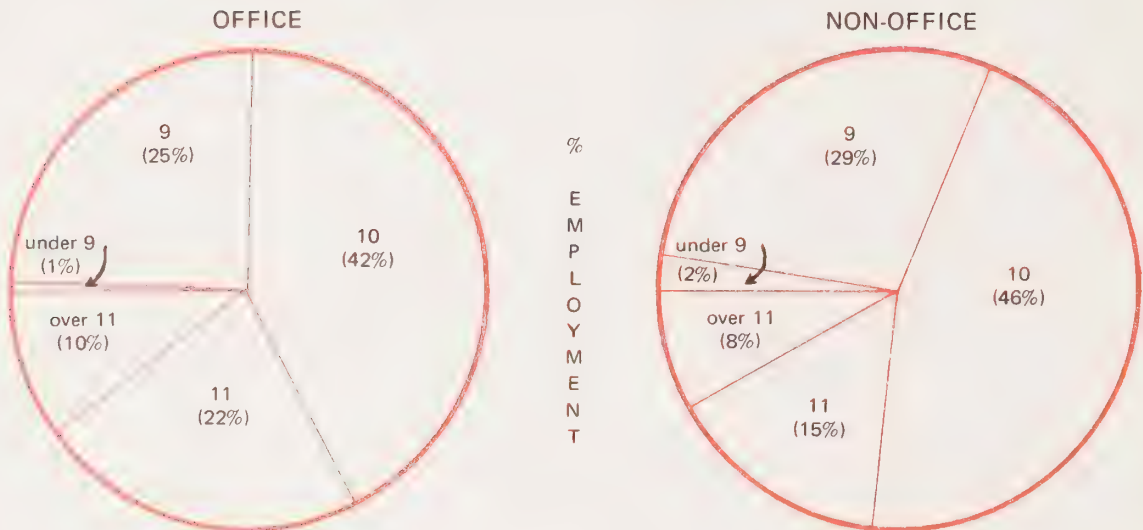
OTHER PAID TIME OFF

This presentation shows paid leave for personal reasons, that is bereavement, domestic emergency, illness in the immediate family, marriage and paid time off, either formally or on an informal basis for Christmas Eve and New Year's Eve. The amount of time shown for bereavement is the maximum reported for the most immediate family members, generally one's parents and/or spouse. Bereavement leave of a shorter duration usually applied to brothers and sisters and the parents of one's spouse. Included in the presentation are seven establishments that granted personal leave on a credit basis generally allowing earned days to be used in specific circumstances and five establishments that had combined banks of credits for use either for absences or for personal reasons or illness.

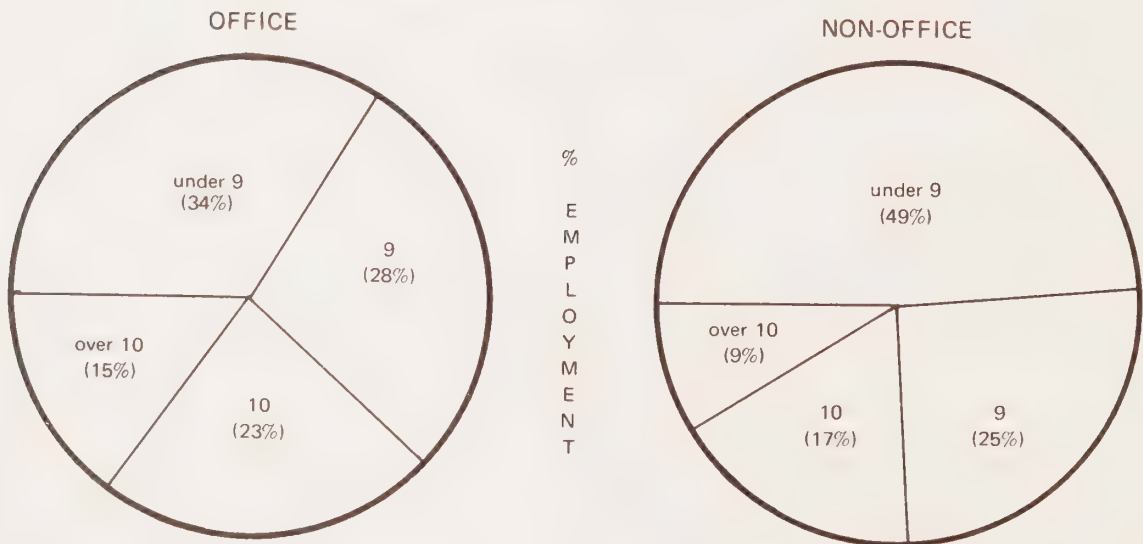
Most establishments regarded each circumstance under which personal leave might be granted independently and granted such leave accordingly either as an official policy or an unwritten practice. Some granted leave under the official policy for circumstances such as death in the family and had unwritten policies only for other circumstances such as domestic emergency.

PAID HOLIDAYS

NUMBER OF PAID HOLIDAYS, 1973



NUMBER OF PAID HOLIDAYS, 1967



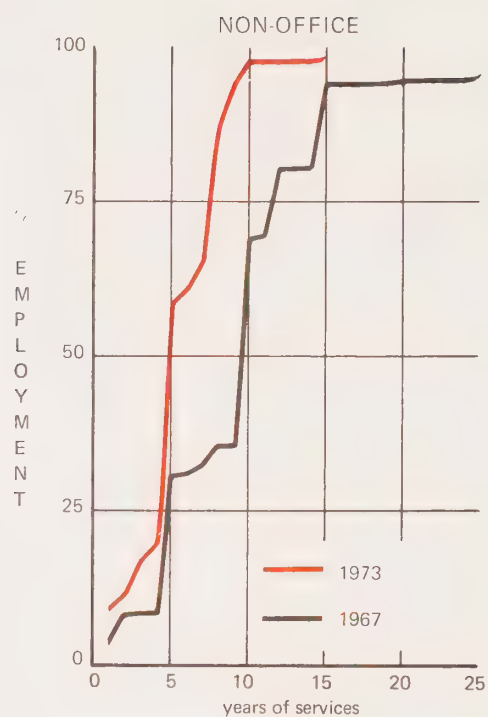
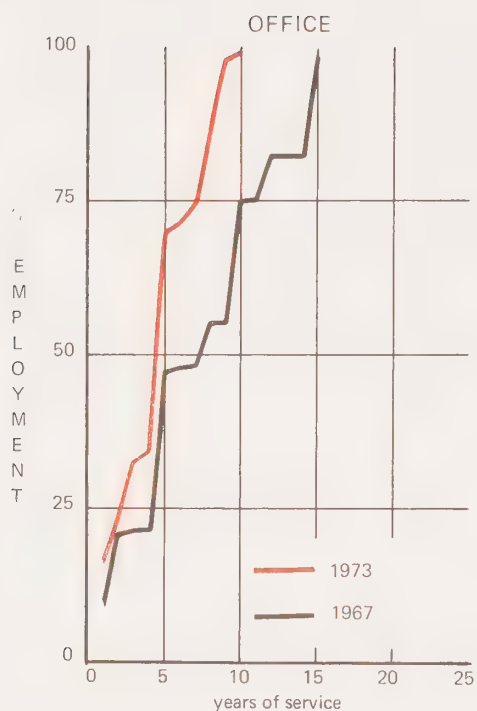
PAID HOLIDAYS

	OFFICE		NON-OFFICE	
	1967	1973	1967	1973
	(% employment)			
PREVALENCE	100.0	100.0	99.8	100.0
Number of Paid Holidays*				
— Under 9 Days	33.9	.4	49.1	2.4
— 9 Days	28.5	24.9	24.9	28.7
— 10 Days	23.0	42.2	16.8	45.6
— 11 Days	6.8	22.2	5.2	15.3
— Over 11 Days	7.8	10.3	4.0	8.0
Principal Holidays*				
— New Year's Day	100.0	100.0	100.0	100.0
— Good Friday	98.8	99.3	97.1	98.6
— Easter Monday	17.2	21.7	10.0	15.0
— Queen's Birthday	92.0	96.9	92.3	95.6
— St. Jean Baptiste Day	41.3	38.8	41.3	35.1
— First of July	99.9	100.0	99.2	100.0
— Local Civic Holiday	52.1	52.5	46.9	55.7
— Labour Day	100.0	100.0	99.2	99.7
— Thanksgiving Day	99.5	99.9	96.0	97.7
— Remembrance Day	32.3	32.7	25.5	32.4
— Christmas Day	100.0	100.0	100.0	100.0
— Boxing Day	53.7	93.3	41.2	89.8
— January 2	—	25.4	—	24.8
Compensation for Guaranteed Holidays Falling on a Day of Rest*				
— Another Day Off		88.0		73.9
— Additional Pay . . . . .		.3		3.8
— Varies		10.5		22.2
— No Guarantee Provisions		1.2		.1
Other Holidays*				
— None	79.1	56.2	82.7	66.8
— 1 Day	13.9	26.9	11.6	20.2
— 2 — 3 Days	7.0	13.5	5.7	8.8
— 4 — 5 Days . . . . .	.0	3.4	.0	4.2

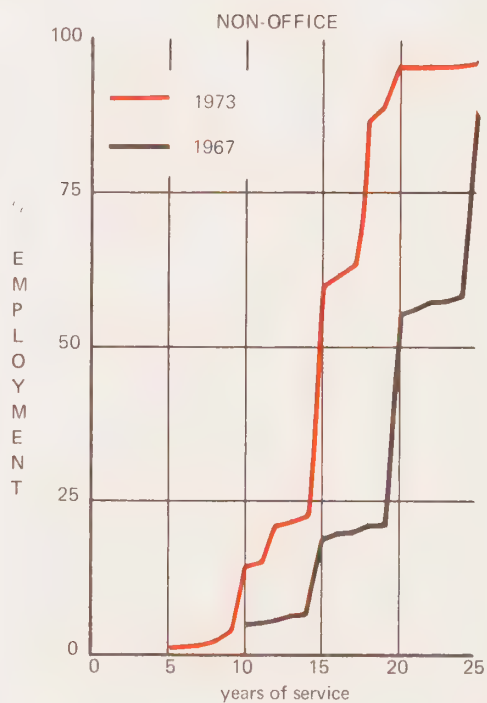
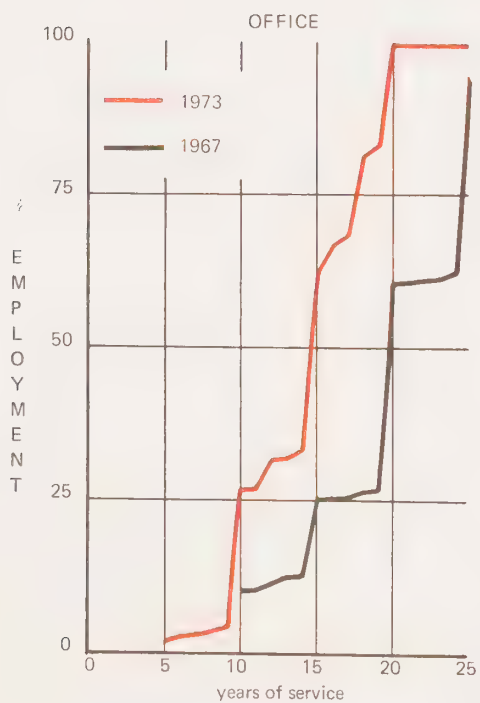
*Percentages apply to prevalence.

PAID VACATIONS

THREE WEEKS

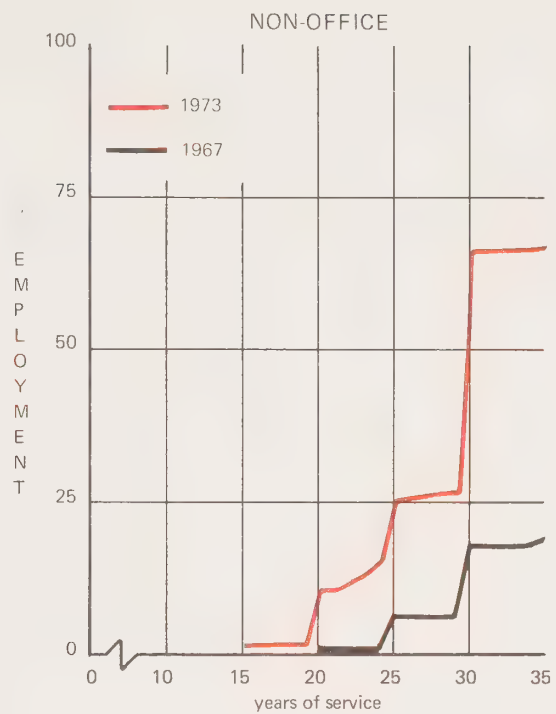
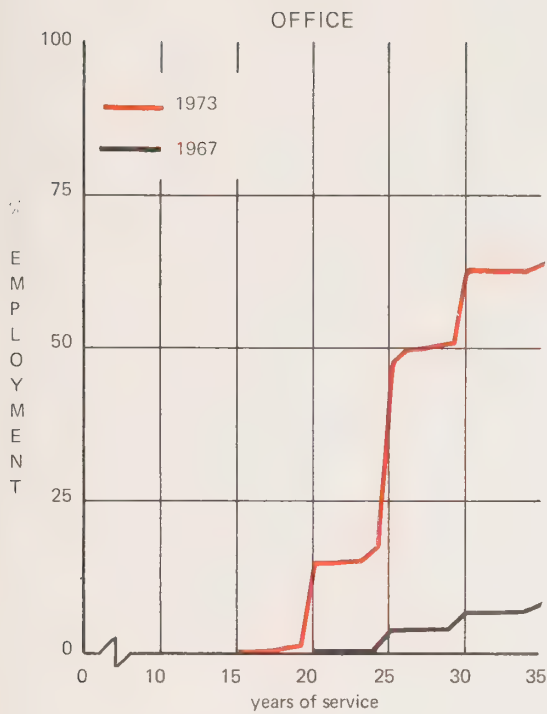


FOUR WEEKS

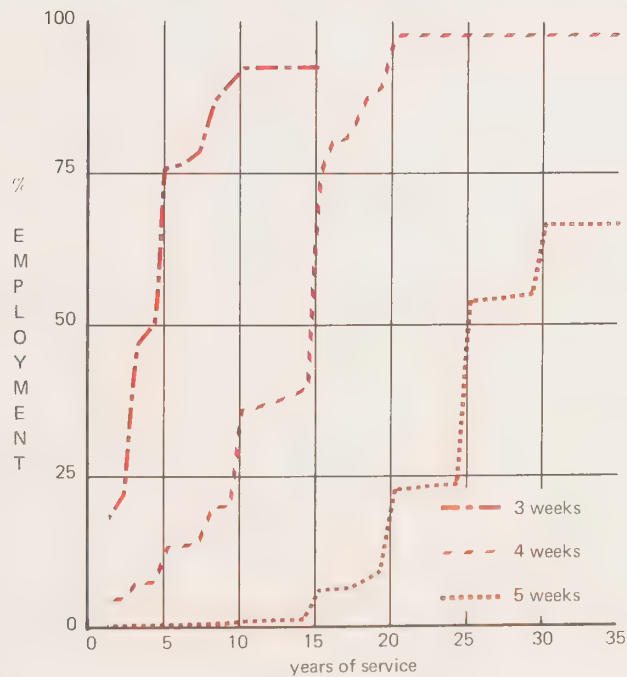


PAID VACATIONS

FIVE WEEKS



MIDDLE MANAGEMENT, 1973



PAID VACATIONS

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE		NON-OFFICE	
	1973	1967	1973	1967	1973
		<i>(% employment)</i>			
PREVALENCE	100.0	100.0	100.0	100.0	100.0
Service Requirement For*					
Two Weeks of Vacation*					
— 1 Year	74.2	89.2	82.1	71.7	88.4
— 2 Years .....	.1	.2	.4	9.6	1.8
— 3 — 5 Years .....	.0	.3	.1	13.3	.6
— No Two Week Vacations	25.7	10.3	17.4	5.4	9.2
Three Weeks of Vacation*					
— 1 Year	19.0	9.9	17.4	4.8	9.2
— 2 Years	4.3	10.9	6.1	3.5	2.1
— 3 Years	24.4	.6	9.0	.4	5.2
— 4 Years	3.0	.6	1.9	.2	3.1
— 5 Years	25.9	25.6	35.5	22.1	38.5
— 6 Years .....	.4	.5	1.4	.2	2.0
— 7 Years	2.3	.6	3.6	1.3	4.9
— 8 Years	8.2	6.6	13.1	2.9	21.7
— 9 Years	2.5	.1	10.0	.5	7.4
— 10 Years	3.1	20.0	1.7	33.7	3.2
— Over 10 Years .....	.0	23.9	.1	26.6	1.3
— No Three Week Vacations	6.9	.7	.2	3.8	1.4
Four Weeks of Vacation*					
— 1 — 3 Years	8.5	—	—	—	—
— 5 — 9 Years	11.9	—	4.4	—	3.2
— 10 Years	16.3	10.4	22.1	5.1	10.5
— 11 — 14 Years	3.8	2.4	6.7	1.7	8.7
— 15 Years	34.9	12.4	28.9	12.3	37.2
— 16 — 19 Years	14.1	1.7	21.0	2.4	23.5
— 20 Years	8.8	33.9	16.2	35.0	11.6
— 21 Years and Over .....	.0	33.5	.0	31.7	1.2
— No Four Week Vacations	1.7	5.7	.7	11.8	4.1

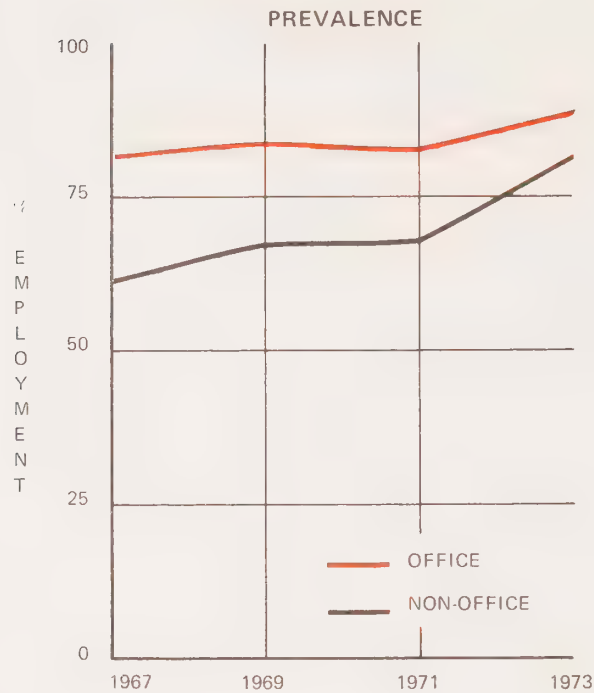
*Percentages apply to prevalence.

PAID VACATIONS (Cont'd)

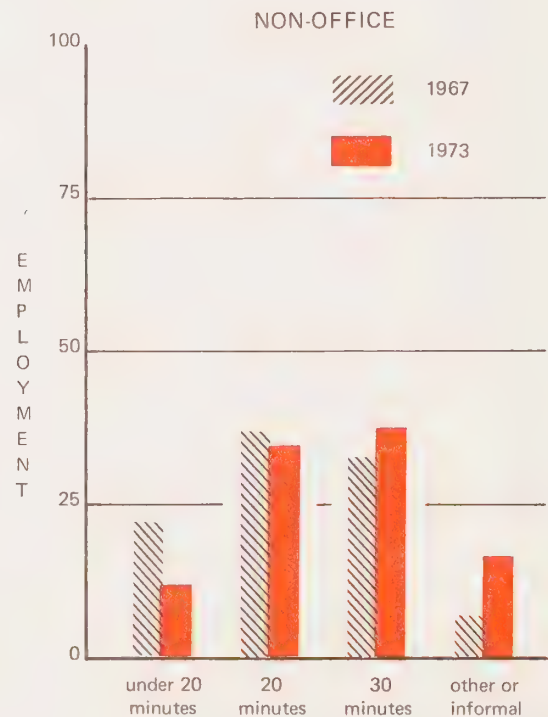
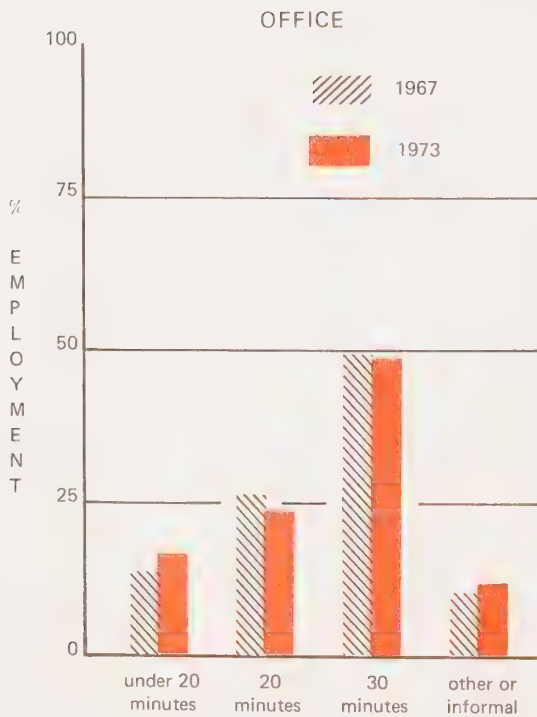
	ADMINISTRATIVE/ PROFESSIONAL		OFFICE		NON-OFFICE
	1973		1967 1973		1967 1973
			(<i>% employment</i>)		
Five Weeks of Vacation*					
— Under 20 Years	9.6	—	2.1	—	2.0
— 20 Years	13.6	.5	13.3	1.2	9.1
— 21 — 24 Years	1.2	—	3.3	—	4.9
— 25 Years	30.4	3.7	29.8	5.5	34.5
— 26 — 29 Years . . . . .	.6	—	2.8	—	1.5
— 30 Years	11.5	2.9	12.3	11.4	14.8
— 35 Years . . . . .	.3	1.3	1.3	.1	.1
— No Five Week Vacations	32.8	91.6	35.1	81.8	33.1
Six Weeks of Vacation*					
— 20 Years	1.4	—	.6	—	1.1
— 24 — 27 Years	6.6	—	1.7	—	.6
— 30 Years . . . . .	.9	—	1.3	—	.5
— 35 — 40 Years . . . . .	.5	.9	.2	—	.4
— No Six Week Vacations	90.6	99.1	96.2	100.0	97.4
Minimum Service for Vacations*					
— None	1.0		.4		—
— 1 Month	30.0		29.8		23.4
— 2 — 5 Months	7.3		6.9		4.9
— 6 Months	15.3		13.1		5.6
— 7 — 12 Months	10.5		14.2		35.2
— Another Formula	26.8		30.2		27.1
— Informal	9.1		5.4		3.8
Vacation Pay*					
— Current Rate	93.3		91.8		62.1
— Percentage of Earnings	6.0		6.4		20.9
— Other Formulae . . . . .	.0		.4		14.3
— Choice of Formula . . . . .	.7		1.4		2.7
Vacation Bonuses*					
Time:					
— Granted	25.3		40.3		37.3
— Not Granted	74.7		59.7		62.7
Cash:					
— Granted	3.1		3.2		17.5
— Not granted	96.9		96.8		82.5

*Percentages apply to prevalence.

PAID REST PERIODS



LENGTH OF REST PERIODS (as percentages of prevalence)



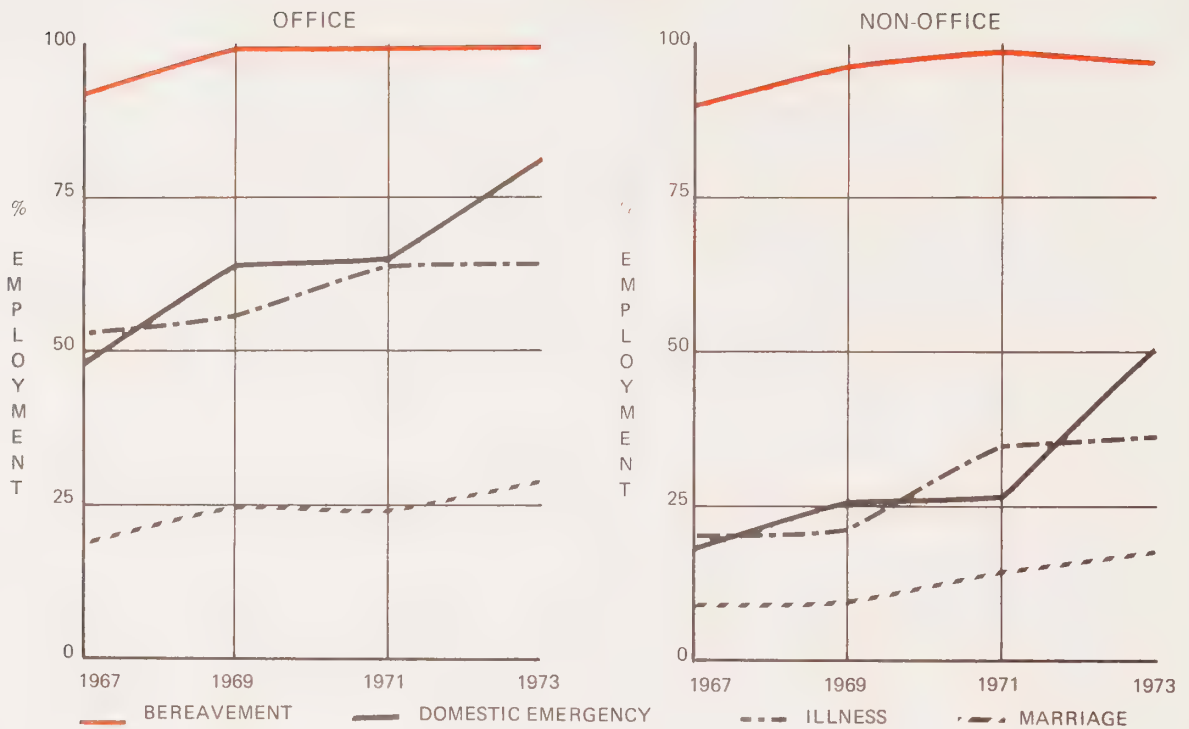
PAID REST PERIODS

	OFFICE		NON-OFFICE	
	1967	1973	1967	1973
	(% employment)			
PREVALENCE	81.5	88.8	61.3	81.6
Authorization*				
— Formal	61.8	62.1	78.3	63.7
— Informal	38.2	37.9	21.7	36.3
Number Per Day*				
— One	17.6	13.2	11.9	10.4
— Two	74.6	76.8	86.7	77.0
— Other	7.8	10.0	1.4	12.6
Duration per Day*				
— Under 20 Minutes	13.3	16.6	22.4	11.8
— 20 Minutes	26.6	23.0	37.6	34.5
— 30 Minutes	49.8	48.6	33.0	37.4
— Other or Informal	10.3	11.8	7.0	16.3

*Percentages apply to prevalence.

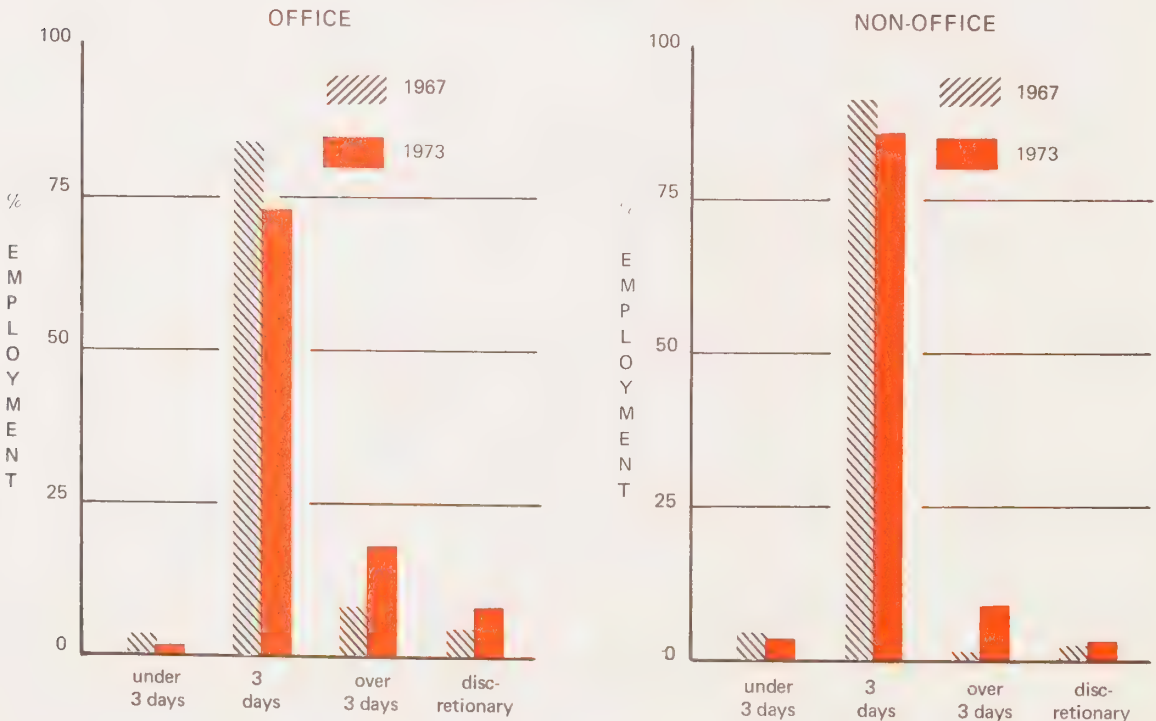
OTHER PAID TIME OFF

PREVALENCE



BEREAVEMENT LEAVE

(as percentages of Prevalence of Bereavement Leave)



OTHER PAID TIME OFF

CHRISTMAS EVE, 1973

(as percentages of prevalence)



NEW YEARS EVE, 1973

(as percentages of prevalence)



OTHER PAID TIME OFF

	OFFICE		NON-OFFICE	
	1967	1973	1967	1973
	<i>(% employment)</i>			
PREVALENCE				
BEREAVEMENT LEAVE	92.6	100.0	90.3	97.2
FAMILY ILLNESS	52.8	64.3	20.1	36.4
DOMESTIC EMERGENCY	48.9	81.9	18.7	50.1
MARRIAGE LEAVE	19.0	29.1	9.4	17.6
CHRISTMAS EVE		72.0		59.0
NEW YEAR'S EVE		58.9		46.1
Bereavement Leave*				
— Under 3 Days	3.4	1.2	4.6	3.2
— 3 Days	84.1	72.6	91.6	85.4
— Over 3 Days	7.8	18.1	1.3	8.6
— Discretionary	4.7	8.1	2.5	2.8
Christmas Eve*				
— None		28.0		41.0
— Up to ½ Day		14.1		11.0
— ½ Day		2.0		4.0
— Between ½ and 1 Day . . . . .		.2		.3
— All Day		15.0		12.0
— Informal		40.7		31.7
New Year's Eve*				
— None		41.1		53.9
— Up to ½ Day		6.5		4.1
— ½ Day		3.5		4.0
— Between ½ and 1 Day . . . . .		.2		.3
— All Day		12.0		9.6
— Informal		36.7		28.1

*Percentages apply to related prevalences.

**HEALTH
INSURANCE**

Provincial Health Care

Supplementary Health Insurance Plans

Dental Care Plans

HEALTH INSURANCE

Health insurance provides assistance with the costs for services of medical and para-medical practitioners, hospital accommodation and such support services as ambulance transportation and the provision of artificial limbs and necessary drugs.

PROVINCIAL HEALTH CARE

The Medical Care Act and the Hospital Insurance and Diagnostic Services Act provide for a federal government contribution of one-half the costs of insured health services to those provinces operating plans which meet specified criteria. All provinces have introduced such plans. Four provinces levy premiums to assist with the funding of their share of the costs; one uses a provincial income tax surcharge and special employer contributions; the other five provinces draw funds from general revenue. The following table shows the employee tax in Quebec and the monthly premiums in the four provinces that use direct financing:

	Single	Couple	Family
Québec*	.8% earnings	.8% earnings	.8% earnings
Ontario	\$11.00	\$22.00	\$22.00
Saskatchewan ¹	\$ 3.00	\$ 6.00	\$ 6.00
Alberta ¹	\$ 5.75	\$11.50	\$11.50
British Columbia ¹	\$ 5.00	\$10.00	\$12.50

* Married persons with a Net income exceeding \$5,000 and single persons with a Net income exceeding \$2,500 contribute .8% of their net earnings. An annual maximum of \$125 applies to most employees.

¹ In 1975, changes have occurred concerning monthly premiums in provinces which use direct financing. There have been some increases in the government contributions of Alberta and British Columbia, while in Saskatchewan, the province now pays the entire premium.

SUPPLEMENTARY HEALTH INSURANCE PLANS

Supplementary health insurance provides protection against the costs of health care not covered by the provincial plan. Federal contributions for provincially sponsored medical care plans are based on costs of all medically required services rendered by a physician or surgeon. Some provinces have extended the coverage of their medical care plans to incorporate additional benefits as follows:

Province	Benefits Beyond Federal Minimum
Québec	Artificial limbs, optometry
Ontario	Ambulance services, chiropractic, osteopathy, podiatry, optometry
Manitoba	Prescribed drugs, artificial limbs, chiropractic, optometry
Saskatchewan	Chiropractic, optometry
Alberta	Chiropractic, optometry, osteopathy, podiatry
British Columbia	Private nursing services, physiotherapy, naturopathy, osteopathy, chiropractic, optometry, podiatry, orthoptic treatment

Benefit Coverage

Graphs and tables related to this narrative list the preceding medical benefits plus others for which no provincial insurance applies. These show the proportion of employees to whom each benefit is provided and whether the coverage is under provincial or private plans. Supplementary health insurance coverage was extended to 90% of the employees surveyed. It was also noted that nearly three-quarters of these employees were covered by plans which paid 80% of any expenses incurred after the application of the deductible amount.

Deductible Amounts

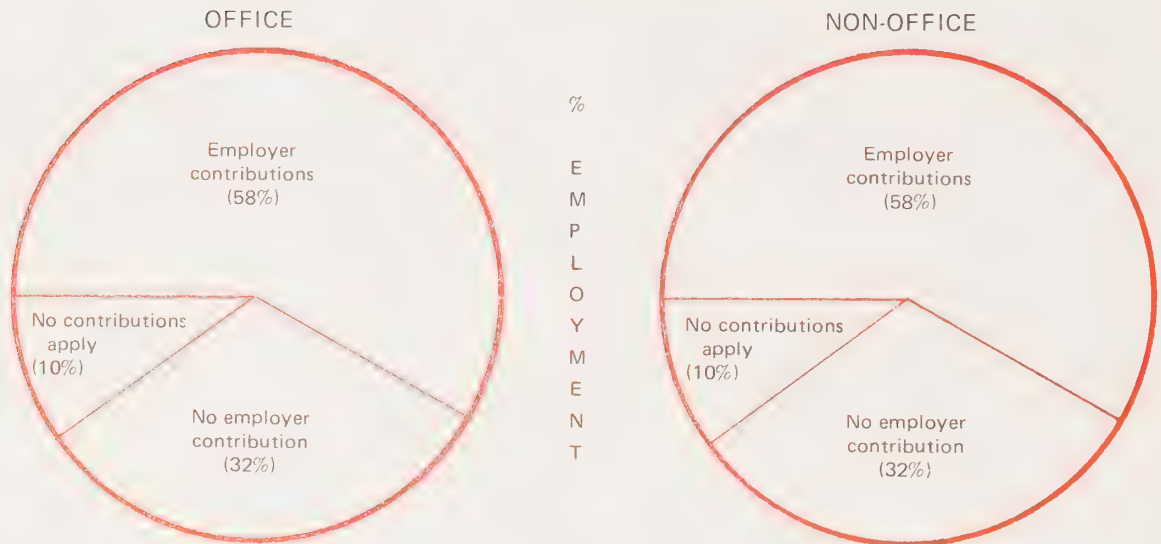
The employee is usually responsible for an initial deduction of \$25 to \$50 per year and is reimbursed for approximately 85% of the costs above this amount.

DENTAL CARE PLANS

Dental care insurance provides coverage for normal dental care, that is examinations and various necessary treatments not covered by provincial health care plans. Normal dental care does not include emergency dental services required as a result of accidents. These are covered by provincial plans. This is the first time information on this subject was collected.

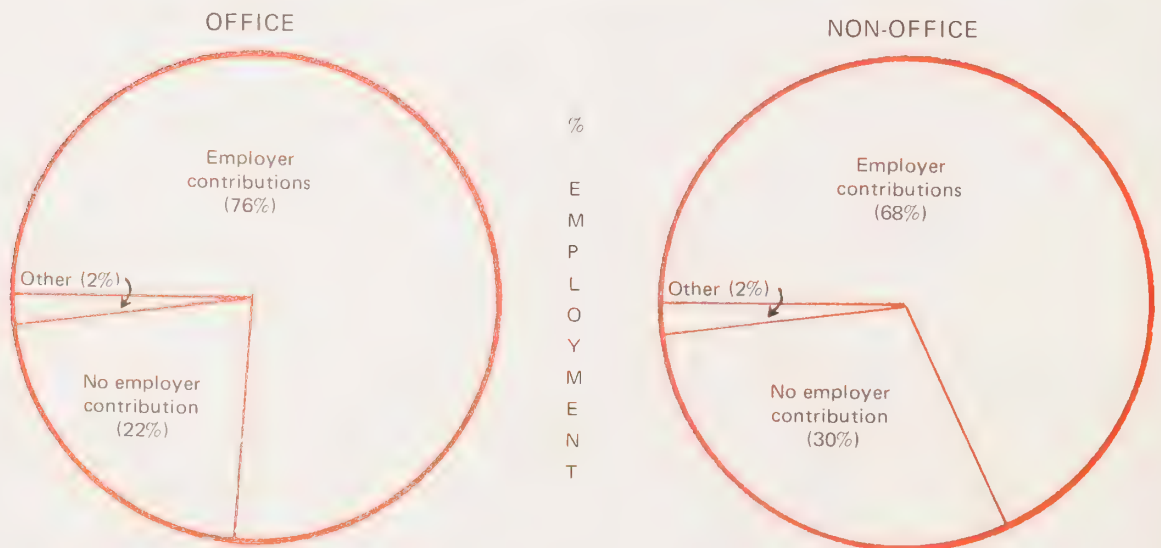
PROVINCIAL HEALTH CARE

EMPLOYER CONTRIBUTIONS, 1973



SUPPLEMENTARY HEALTH INSURANCE PLANS

EMPLOYER CONTRIBUTIONS, 1973

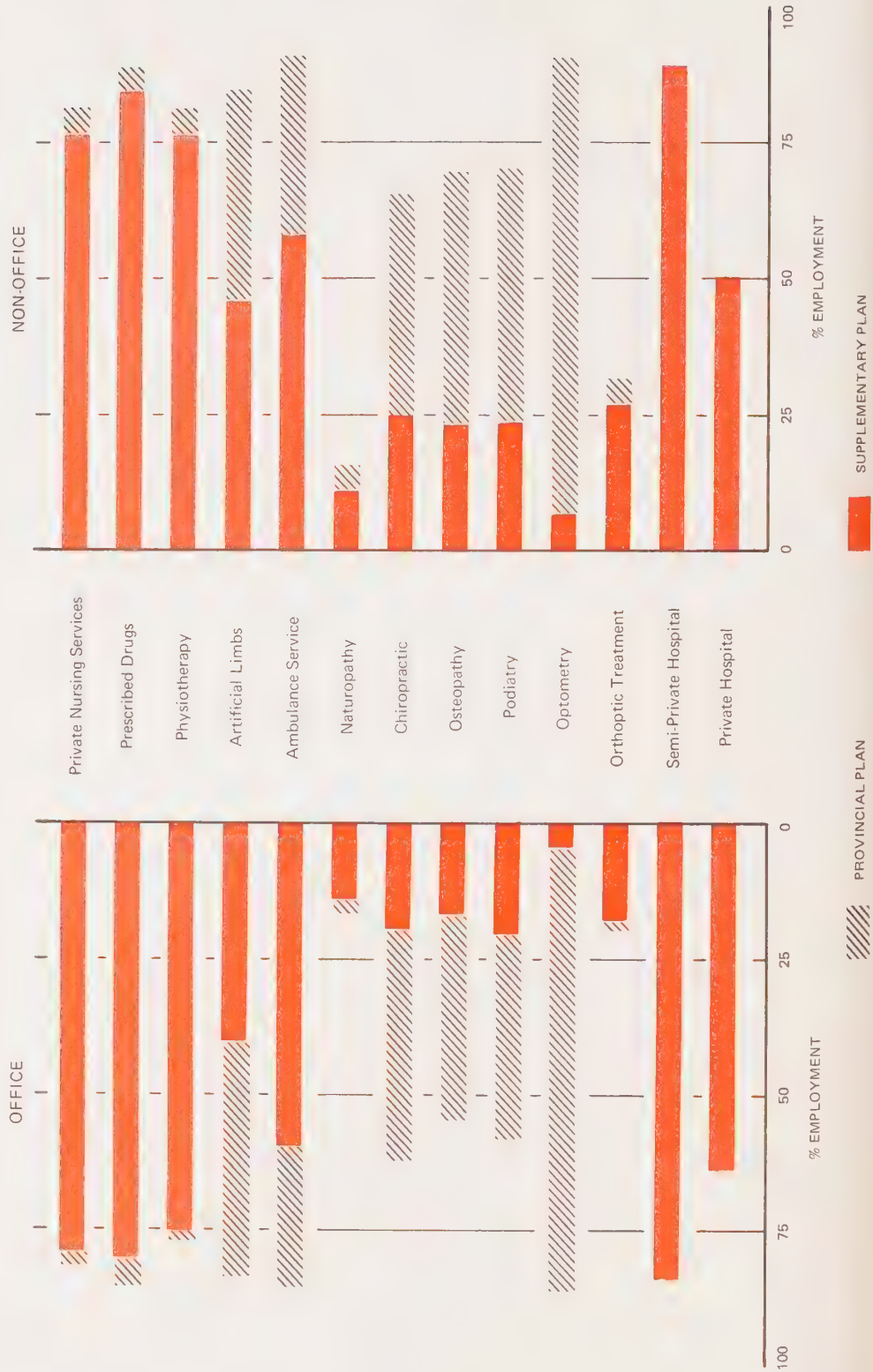


PROVINCIAL HEALTH CARE, 1973

	OFFICE	NON-OFFICE
	(% employment)	
PREVALENCE	100.0	100.0
Employer Contribution to Family Premiums*		
— No Contribution	5.6	4.5
— \$1.00 — \$3.25	4.3	5.0
— \$4.75 — \$7.75	18.8	10.0
— \$9.25 — \$13.25	5.3	6.5
— \$14.50 — \$16.50	8.9	3.0
— \$18.00 — \$18.75 . . . . .	.1	.8
— \$22.00	8.1	25.0
— Flat Amount, Health Benefits . . . . .	.4	—
— % Contribution (Quebec)	12.6	8.3
— No % Contribution (Quebec)	26.2	27.0
— N/A, Indirect Financing	9.7	9.9
Percentage Contributions*		
Quebec (to .8% employee tax)		
— No Contribution	26.2	27.0
— 50% . . . . .	.3	1.3
— 100%	8.4	2.1
— Flat Amount	3.8	5.0
Ontario		
— No Contribution	5.0	2.7
— 10% — 43%	8.4	2.6
— 50%	4.9	2.8
— 58% — 68%	7.1	2.1
— 75% — 90%	2.2	2.8
— 100%	8.3	25.6
— Flat Amount . . . . .	.4	—
Saskatchewan		
— No Contribution . . . . .	.6	1.0
— 50% . . . . .	.03	.2
— 100% . . . . .	.05	.1
Alberta		
— No Contribution . . . . .	.01	.8
— 11%	3.8	4.8
— 43% — 50%	4.1	2.2
— 90% — 100% . . . . .	.05	.3
British Columbia		
— 42%	—	0.2
— 50%	5.7	4.7
— 75%	0.5	0.6
— 90% — 100%	0.3	1.3
Other Provinces		
— N/A, Indirect Financing	9.7	9.9

*Percentages apply to total employment.

SUPPLEMENTARY HEALTH INSURANCE BENEFITS, 1973



SUPPLEMENTARY HEALTH INSURANCE PLANS, 1973

	OFFICE	NON-OFFICE
	(% employment)	
PREVALENCE	85.8	91.1
Employer Contributions to Most Extensive Plan*		
— No Contribution	22.0	29.8
— Under 50%	5.4	3.6
— 50%	24.8	19.2
— 52% — 67%	3.2	4.3
— 70% — 90%	9.4	6.0
— 100%	33.0	34.8
— Other	2.2	2.3
Benefit Coverage		
Prevalences*		
— Private Nursing Services	92.8	83.9
— Prescribed Drugs	93.5	92.7
— Physiotherapy	87.7	83.9
— Artificial Limbs	46.8	49.6
— Ambulance Service	69.7	63.6
— Naturopathy	16.7	12.1
— Chiropractic	22.9	27.3
— Osteopathy	20.0	25.3
— Podiatry	23.5	26.1
— Optometry	5.3	7.8
— Orthoptic Treatment	20.5	29.7
— Semi-private Hospital	98.1	97.8
— Private Hospital	74.3	55.0
Deductible Amount per Individual*		
— No Deductible	12.4	18.9
— \$7.00 . . . . .	.1	.1
— \$10.00	4.8	3.8
— \$15.00 — \$20.00	19.1	20.9
— \$25.00	56.7	51.6
— Over \$30.00	4.8	2.5
— Variable	2.1	2.2
Maximum Dollar Limit on Payments, Individual*		
— Under \$3,000	6.7	8.7
— \$5,000	7.9	22.9
— \$7,000 — \$8,000 . . . . .	.8	3.5
— \$10,000	26.1	18.6
— \$15,000 — \$20,000	8.8	3.4
— Over \$20,000	2.2	1.8
— Variable	1.3	1.8
— N/A, No Maximum	46.2	39.3

*Percentages apply to prevalence.

DENTAL CARE PLANS, 1973

	OFFICE	NON-OFFICE
	(% employment)	
PREVALENCE	7.0	16.9
Employer Contribution*		
— No Contribution .....	.1	—
— 50%	49.2	15.5
— 55%	6.9	3.4
— 80%	33.0	—
— 100%	10.2	80.5
— Other .....	.6	.6
Benefit Coverage*		
Periodontal Treatment Covered		
— Yes	50.1	13.9
— No	49.9	86.1
Endodontics Covered		
— Yes	63.8	24.0
— No	36.2	76.0
Oral Surgery Covered		
— Yes	100.0	100.0
— No	—	—
Orthodontics Covered		
— Yes	21.3	13.5
— No	78.7	86.5
Fillings Covered		
— Yes	100.0	100.0
— No	—	—
X-Rays Covered		
— Yes	100.0	100.0
— No	—	—
Other Coverage		
— Yes	72.1	91.3
— No	27.9	8.7

*Percentages apply to prevalence.

GROUP

LIFE

INSURANCE

GROUP LIFE INSURANCE

Group Life Insurance provides a specified cash entitlement to an employee's beneficiary or his estate in the event of that employee's death.

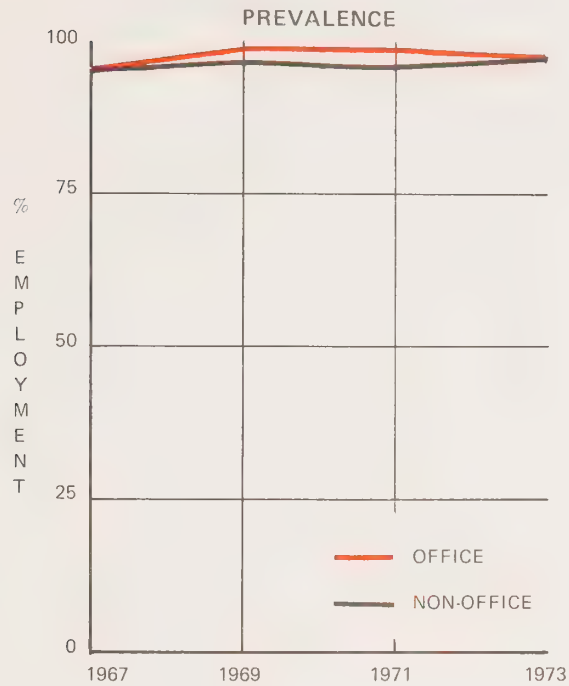
The graphs and tables initially show that group life insurance is a nearly universal benefit to which most employers contribute. Employer contributions are usually on a percentage of premium basis with about 5% of the plans based on employees' earnings, age, sex and marital status. As shown, formulae for coverage may be a uniform amount for all employees, related to salary by percentage formulae or salary intervals or established on another relationship. Uniform coverage averages \$5,000. Illustrations of salary related formulae are one or two hundred percent of salary and \$15,000 coverage for employees in the salary bracket of \$8,000 to \$12,000 and \$30,000 for those earning between \$15,000 and \$20,000 a year. Other formulae depend on such factors as sex, marital status, number of dependents, age and position. Formulae for coverage frequently vary for males and females within the same establishments. Typically, the coverage for males is superior but in some cases women, particularly those with dependents, may opt for the higher coverage. The graphs show data applicable to males. Some comparative data for females are available in the tables.

Group life insurance plans often have provisions for supplementary benefits. For example, an employee may opt to buy additional life insurance or to insure the lives of his dependents. Many plans also have special provisions for disability and additional protection in the event of accidental death or dismemberment. An outline of these provisions as they stood at the end of 1973 follows:

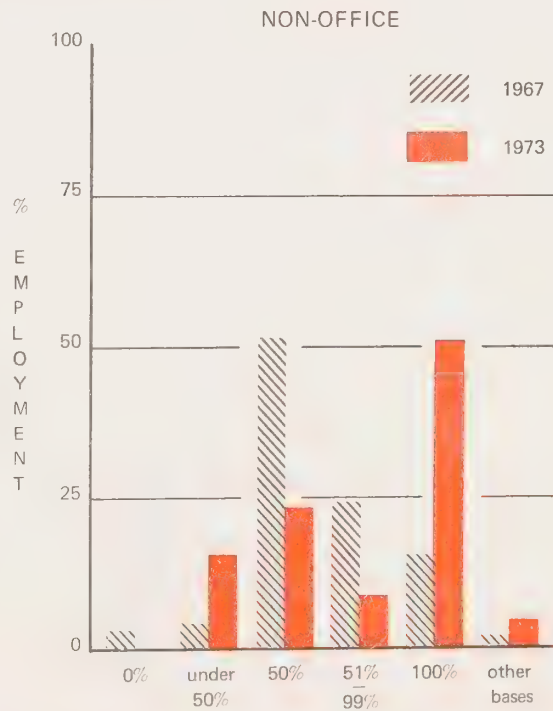
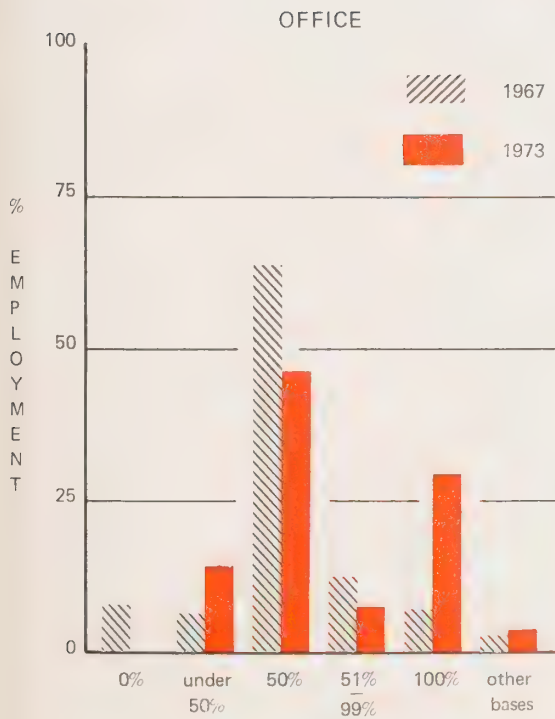
	OFFICE	NON-OFFICE
	(% employment)	
Supplementary Life Insurance Option*		
— Employer Contribution	6.9	2.5
— No Employer Contribution	24.6	20.8
— Not Available	68.5	76.7
Dependents' Life Insurance*		
— Available as an Option	7.2	6.5
— Part of the Basic Plan	9.6	5.7
— Not Available	83.2	87.8
Disability Provisions*		
— Payments on Policy	20.8	35.0
— Waive Life Insurance Premiums	75.9	60.4
— No Provisions	3.3	4.6
Accidental Death and Dismemberment Benefits*		
— Payments Apply on Accidental Death and Dismemberment	36.4	47.9
— Payments Apply for Accidental Death only	13.3	8.6
— No Provisions	50.3	43.5

*Percentages apply to prevalence.

GROUP LIFE INSURANCE



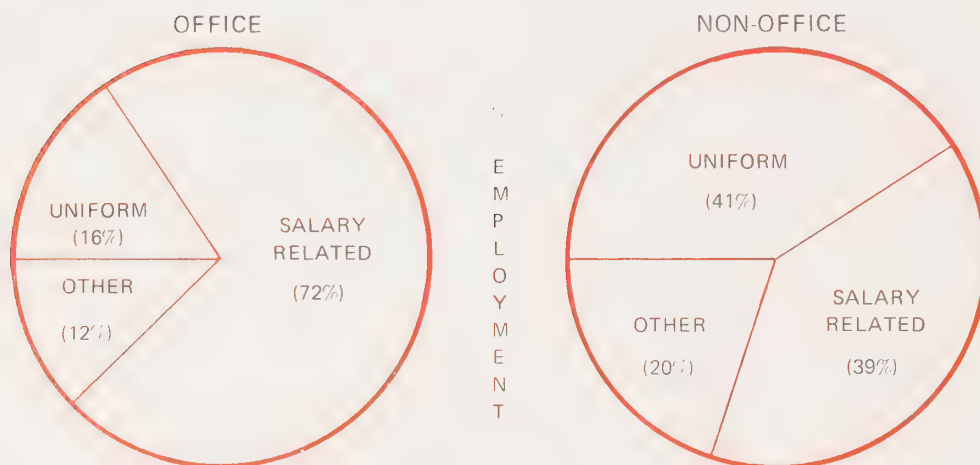
EMPLOYER CONTRIBUTIONS (as percentages of prevalence)



GROUP LIFE INSURANCE

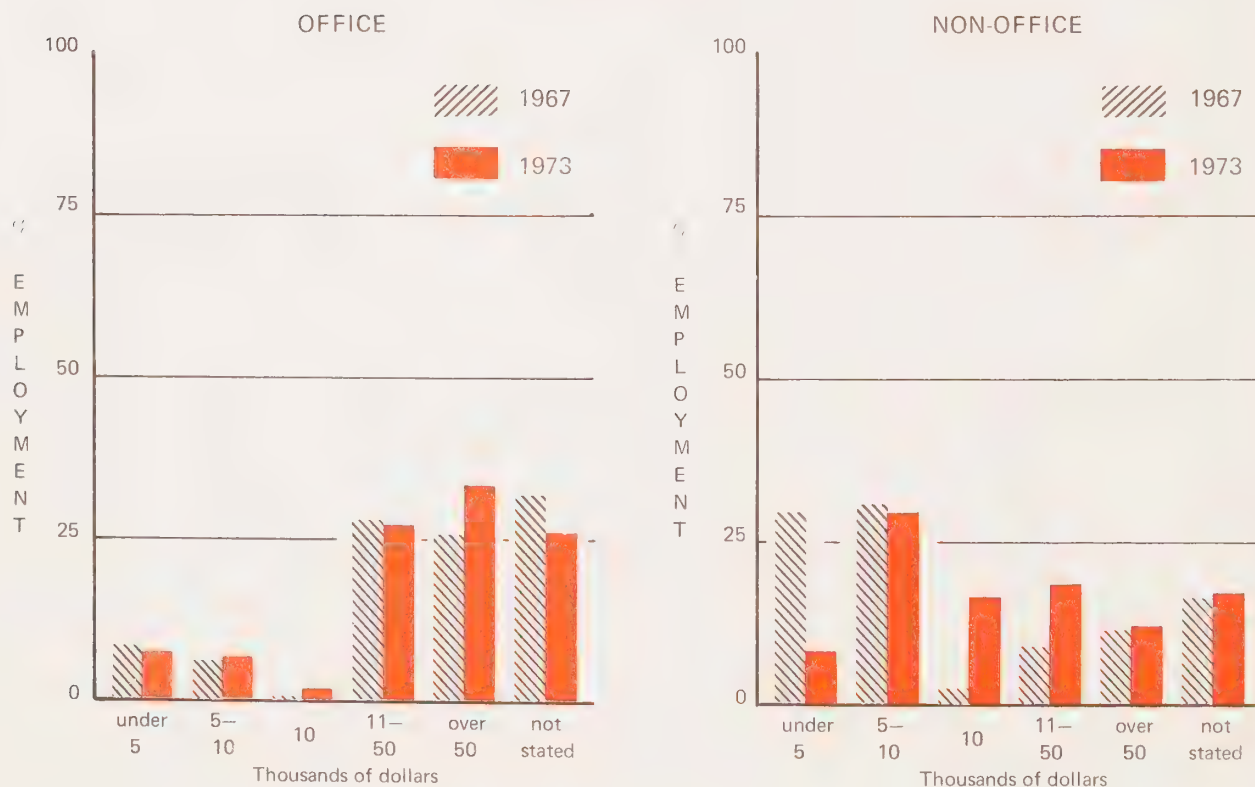
FORMULAE FOR COVERAGE — MALES, 1973

(as percentages of prevalence)



MAXIMUM COVERAGE — MALES

(as percentages of prevalence)



GROUP LIFE INSURANCE

	OFFICE		NON-OFFICE	
	1967	1973	1967	1973
	<i>(% employment)</i>			
PREVALENCE	95.4	98.0	96.1	97.7
Employer Contributions*				
— No Contribution	7.6	—	2.8	—
— Under 50%	6.6	14.3	4.0	15.1
— 50%	63.7	46.0	51.3	22.9
— 51% — 99%	12.3	7.4	24.6	8.1
— 100%	7.2	29.0	15.3	50.2
— Other Basis	2.6	3.3	2.0	3.7
Formulae for Coverage, Males*				
— Uniform		15.9		40.8
— Percent of Salary		59.2		28.4
— Salary Grade		13.1		10.7
— Other		11.8		20.1
Coverage for Females*				
— Same as for Males		81.1		51.3
— Lower than Males		8.6		5.3
— Optional Provisions		9.2		6.2
— N/A, No Females		1.1		37.2
Maximum Coverage, Males*				
— Under \$5,000	8.5	6.6	29.8	7.6
— \$5,000 — \$10,000	6.3	6.4	30.8	29.1
— \$10,000 . . . . .	.2	1.3	2.5	16.1
— \$11,000 — \$50,000	27.7	27.0	9.1	18.3
— Over \$50,000	25.4	33.0	11.3	12.2
— Not Stated	31.9	25.7	16.5	16.7
Maximum Coverage, Females*				
— Under \$5,000	29.3	11.3	46.6	11.1
— \$5,000 — \$10,000	2.6	6.0	13.0	18.5
— \$10,000 . . . . .	.8	1.3	2.1	2.0
— \$11,000 — \$50,000	19.3	24.3	8.6	7.7
— Over \$50,000	21.3	30.4	9.5	11.3
— Not Stated	26.7	25.6	15.0	12.2
— N/A, No Females . . . . .	.0	1.1	5.2	37.2

*Percentages apply to prevalence.

INCOME

CONTINUANCE

Sickness Benefits

Paid Sick Leave
Sickness Indemnity Insurance
Combined Paid Sick Leave and Sickness
Indemnity Insurance
Usage of Sickness Benefits

Long Term Disability Insurance

Workmen's Compensation and Supplements

Supplementary Unemployment Benefits

INCOME CONTINUANCE

SICKNESS BENEFITS

Two types of sickness benefit plans were identified: Paid Sick Leave and Sickness Indemnity Insurance. Both types of plans protect an employee's income during absences from work because of illness or injury. They may be applied as separate plans or combined to complement each other. The following graph shows the prevalence of each type of benefit and their combination. The bar charts and tables which follow present Paid Sick Leave and Sickness Indemnity Insurance provisions. Distinctions are drawn between the separate and combined plans and percentages are calculated on the total sample so that relativities are apparent.

Paid Sick Leave may be formally or informally administered and is usually self insured with the employer absorbing the full expense. Under the formal plans a specified number of days are assigned to employees each year. Under a cumulative type of plan the number of days, generally between 12 and 18, accumulate from year to year until a maximum number of days, if specified by the plan, are accumulated. A few employers compensate their employees for all or part of these credits at resignation or retirement. Under the non-cumulative type of plan employees are allotted a bank of credits each year which cannot be carried forward to future years. A few plans have a short waiting period for benefits which may be reimbursed at a later date. Cumulative Sick Leave is nearly always compensated at full pay whereas non-cumulative Sick Leave is either compensated at full pay or on a scale which descends with the length of absence. Control of Sick Leave is based mainly on the presentation of medical certificates, but supplementary interviews with the company nurse are frequently reported.

Sickness Indemnity is formally insured and provides cash benefits under formulae which usually specify a waiting period, the dollar amount or percentage of salary benefit and the maximum time for drawing benefits. Some Sickness Indemnity plans are totally integrated with Long-Term Disability plans. In these instances the initial benefit is usually greater than the final benefit. It is identified as sickness coverage and the remainder of the benefit is considered disability insurance. This ensures a comprehensive presentation of coverage for each contingency.

The table on usage of sickness benefits is the first presentation of its kind by the Bureau.

LONG-TERM DISABILITY INSURANCE

Long-Term Disability Insurance plans provide income to employees who are unable to work at their own occupations for extended periods of time because of disability. Data in this section pertain only to independent plans and do not include details of provisions for disability under Life Insurance and Pension Plans. The graphs and tables show prevalence, employer contributions, the type of coverage and maximum annual earnings from the plan. All plans have a waiting period but more than 90% of the employees surveyed are covered by sickness benefits during this period. Coverage is expressed as percentage of earnings, flat dollar amounts or graduated dollar amounts varying with earnings.

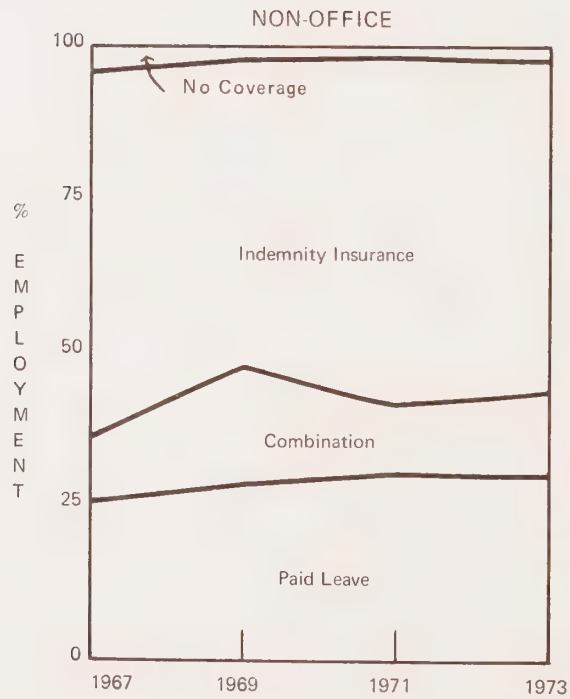
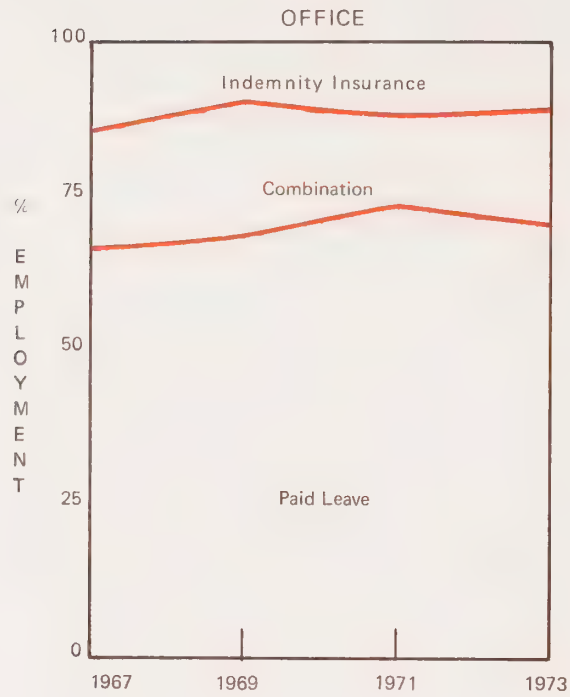
WORKMEN'S COMPENSATION AND SUPPLEMENTS

Workmen's Compensation provides income during periods of disability resulting from occupational accident or illness and is a compulsory form of insurance in most industries. It is administered under provincial jurisdiction and financed by premiums levied on employers. Benefits centre around 75% of earnings subject to minima and maxima provisions. Some employers choose to supplement these payments formally under their sick leave plan, their sickness indemnity plan, through a separate plan or on an informal basis. It was noted that supplementary payments were either granted for the duration of WCB payments, for a specified maximum period or to the extent of sickness benefits. Data are given on the prevalence of these benefits on the following pages.

SUPPLEMENTARY UNEMPLOYMENT BENEFITS

Supplementary unemployment benefits are defined as additional income from employer sponsored plans for employees who are on lay-off or are terminating employment. Twelve establishments reported this type of plan for non-office employment; six covered office employees as well. Tables are provided on the following pages to show details of the benefits.

SICKNESS BENEFITS



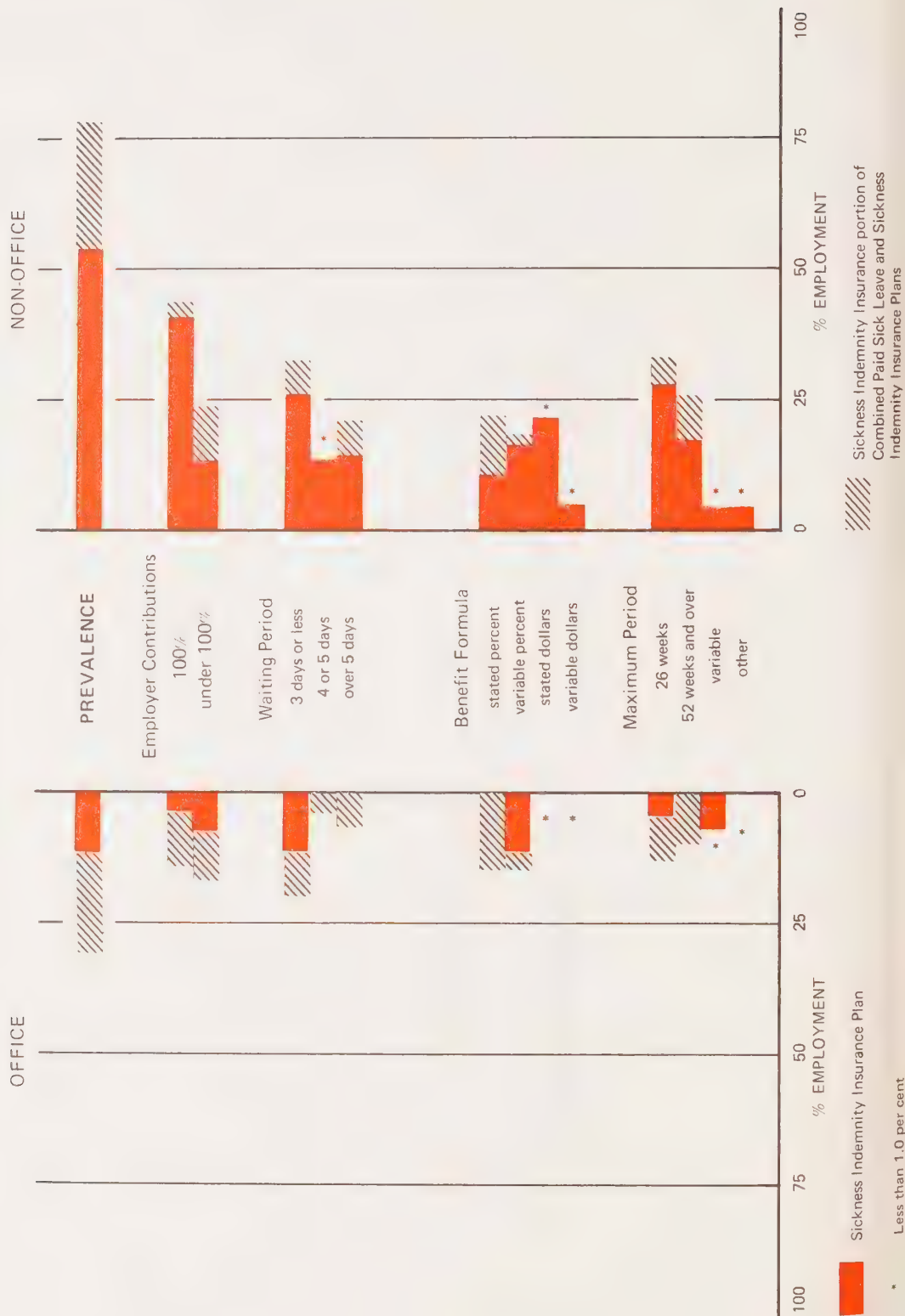
SICKNESS BENEFITS

PAID SICK LEAVE, 1973



SICKNESS BENEFITS

SICKNESS INDEMNITY INSURANCE, 1973



SICKNESS BENEFITS

	OFFICE		NON-OFFICE	
	1967	1973	1967	1973
	(% employment)			
PREVALENCE:				
Paid Sick Leave	66.3	69.5	26.3	30.9
Sickness Indemnity Insurance	13.9	11.6	59.4	53.7
Combination of Paid Sick Leave and Sickness Indemnity Insurance	19.2	18.9	11.2	13.9
No Income Protection . . . . .	.6	—	3.1	1.5
PAID SICK LEAVE, 1973				
	Leave Only	Leave Combined with Indemnity	Leave Only	Leave Combined with Indemnity
PREVALENCE	69.5	18.9	30.9	13.9
Type of Leave*				
— Cumulative	16.5	2.2	12.1	.9
— Non-Cumulative	49.9	15.2	18.3	12.9
— Informal	3.1	1.5	.5	.1
Waiting Period*				
— Required	3.5	.9	3.1	1.7
— Not Required	66.0	18.0	27.8	12.2
Benefit Formulae*				
Annual Accumulation				
— Under 15 Days	2.3	1.5	2.0	.7
— 15 — 18 Days	8.6	—	6.6	—
— 20 Days	2.6	—	—	—
— Varies with Service	3.1	.7	3.5	.2
Non-Cumulative Entitlement				
— Under 6 Months	8.5	10.3	2.0	12.2
— 6 Months and Over	18.8	—	8.8	—
— Varies with Service	22.6	3.6	7.5	.6
Informal Practice	3.0	1.5	.5	.1
Per illness Basis	—	1.3	—	.1
Pay Provisions*				
— Full Pay	40.8	16.9	17.7	12.6
— Full then Partial Pay	28.7	2.0	13.2	1.3
Unused Leave Credits*				
— Compensated	3.7	2.4	3.0	1.7
— Not Compensated	65.8	16.5	27.9	12.2

*Percentages apply to total employment therefore may be added together.

SICKNESS BENEFITS

	OFFICE		NON-OFFICE	
	Leave Only	Leave Combined with Indemnity	Leave Only	Leave Combined with Indemnity
				(% employment)
REQUIREMENTS FOR MEDICAL CERTIFICATES*				
— Under 3 Days . . . . .	.5	1.8	.5	1.0
— 3 Days	16.8	7.8	10.2	7.5
— 4 — 5 Days	8.2	.6	4.6	.7
— Over 6 Days	9.9	2.5	6.5	.2
— Managerial Discretion	32.3	6.2	8.5	4.1
— Never	1.8	.0	.6	.4

SICKNESS INDEMNITY INSURANCE PLANS, 1973

	OFFICE		NON-OFFICE	
	Indemnity Only	Indemnity Combined with Leave	Indemnity Only	Indemnity Combined with Leave
PREVALENCE	11.6	18.9	53.7	13.9
Employer Contribution*				
— 100%	4.1	9.6	40.7	2.8
— Under 100%	7.5	9.3	13.0	11.1
Waiting Period*				
— 3 Days or Less	11.4	8.5	26.0	6.4
— 4 or 5 Days . . . . .	.2	4.0	13.5	.9
— Over 5 Days	—	6.3	14.2	6.5
— Other	—	.1	—	.1
Benefit Formula**				
% of Defined Earnings				
— 53% — 67% . . . . .	.1	5.6	8.8	1.7
— 70% — 85%	—	4.3	2.1	4.5
— 90% — 100% . . . . .	.1	5.1	—	4.9
— Variable	11.2	3.6	16.3	2.2
\$ Per Week (For Males)				
— \$35 — \$65	—	.2	3.0	—
— \$70 — \$90	—	—	3.1	.3
— \$90 — \$120 . . . . .	.1	—	15.3	—
— Variable . . . . .	.1	.1	4.9	.3
— No Males	—	—	.2	—
Maximum Period*				
— Under 26 Weeks	—	.2	2.9	.4
— 26 Weeks	4.5	8.4	27.7	5.1
— 37 — 39 Weeks . . . . .	.1	.3	1.4	—
— 52 Weeks and Over . . . . .	.1	9.9	17.3	8.4
— Variable	6.9	.1	4.4	—

*Percentages apply to total employment therefore may be added together.

USAGE OF SICKNESS BENEFITS, 1973

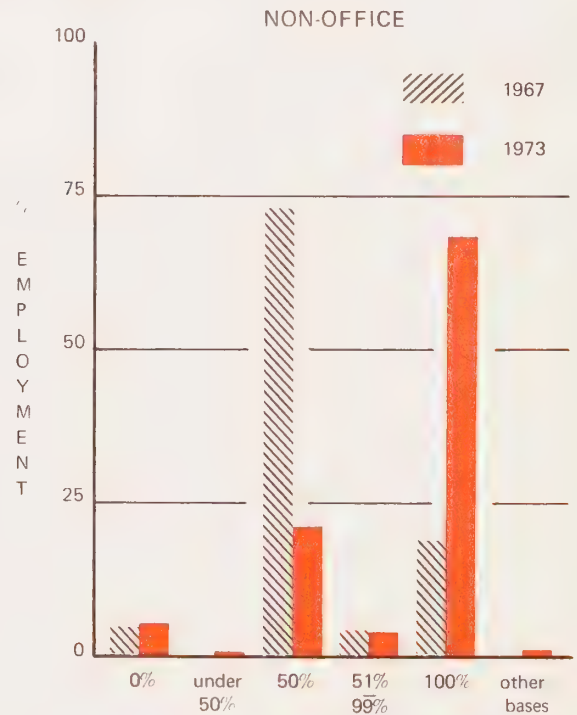
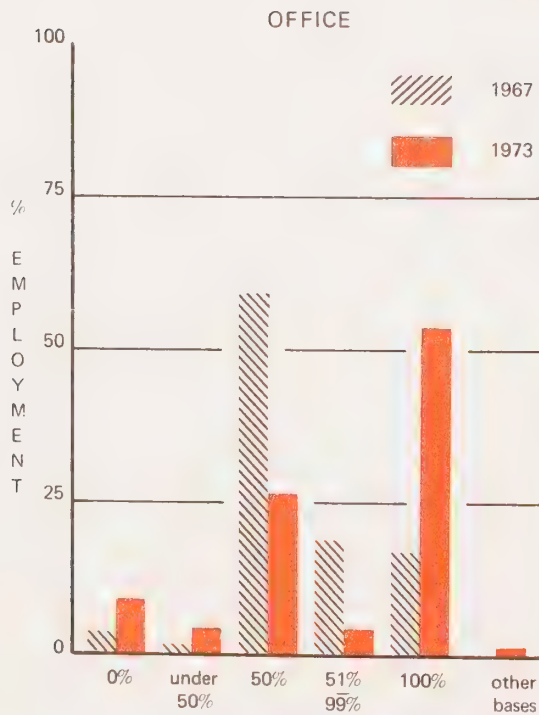
	OFFICE	NON-OFFICE
	<i>(% employment)</i>	
PREVALENCE	100.0	100.0
Average Number of Days taken per		
Employee in Total*		
— 1.5 — 3.0 Days . . . . .	.2	.3
— 3.5 — 5.0 Days	20.5	10.1
— 5.2 — 7.0 Days	25.3	15.4
— 7.5 — 12.0 Days	12.5	10.6
— 13.0 — 15.3 Days	—	.6
— Data Not Available	41.5	63.0

*Percentages apply to prevalence.

LONG TERM DISABILITY INSURANCE



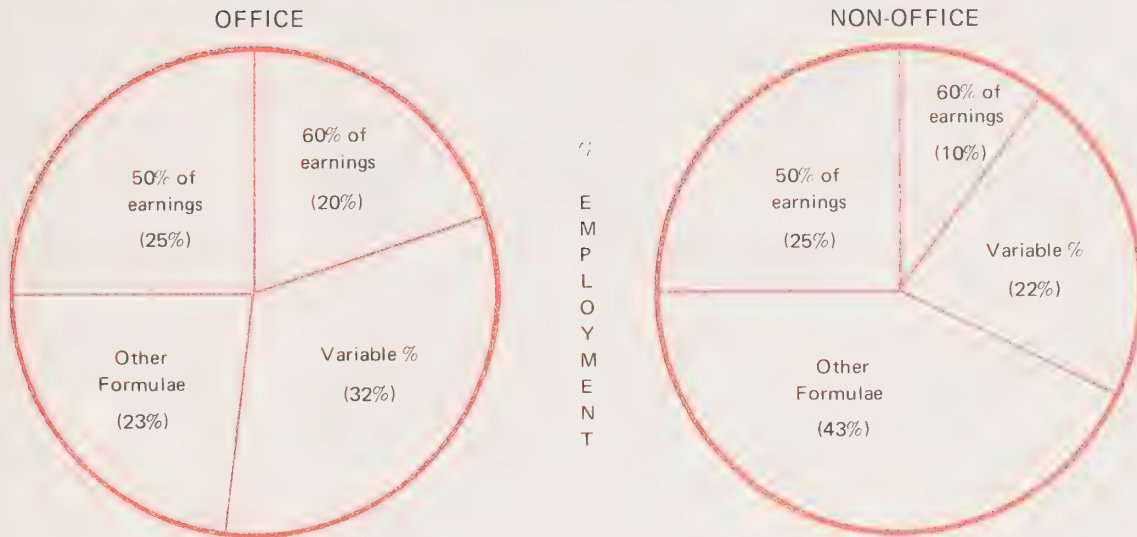
EMPLOYER CONTRIBUTION (as percentages of prevalence)



LONG TERM DISABILITY INSURANCE

TYPE OF COVERAGE, 1973

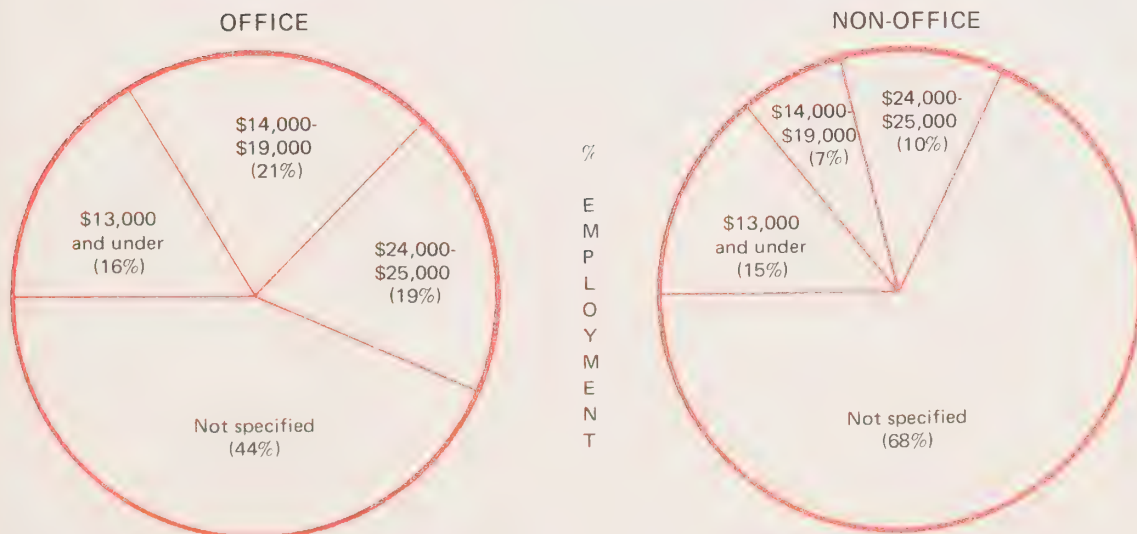
(as percentages of prevalence)



MAXIMUM ANNUAL EARNINGS

FROM THE PLAN, 1973

(as percentages of prevalence)

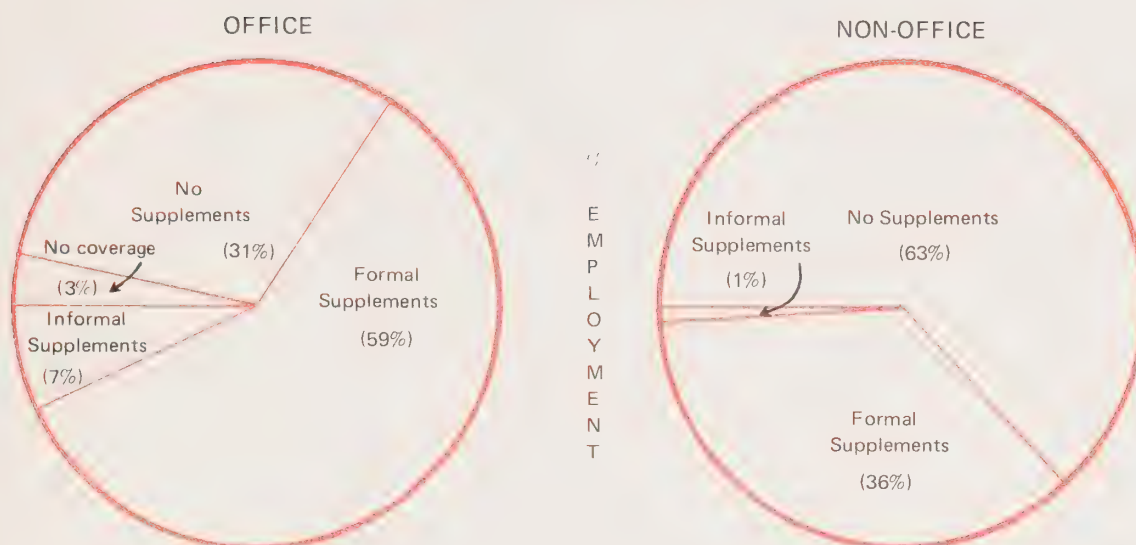


LONG TERM DISABILITY INSURANCE

	OFFICE		NON-OFFICE	
	1967	1973	1967	1973
	(% employment)			
PREVALENCE	41.3	54.8	14.0	44.7
Employer Contribution*				
— None	3.3	9.3	4.4	5.1
— Under 50%	1.4	4.6	—	.4
— 50%	59.2	26.3	72.7	21.0
— 51% — 99%	18.9	4.4	4.0	3.9
— 100%	17.2	54.0	18.9	68.6
— Other	—	1.4	—	1.0
Waiting Period*				
— Under 3 Months	10.9	2.8	21.3	4.5
— 3 Months	20.8	10.8	11.5	3.2
— 4 Months	—	6.8	—	3.8
— 5 Months	—	4.2	—	4.5
— 6 Months	57.6	37.4	53.4	22.5
— 7 — 12 Months	10.3	20.8	13.8	51.9
— Over 12 Months	—	3.1	—	1.2
— Varies with Service . . . . .	.4	14.1	—	8.4
Formulae for Coverage*				
— Under 50%	12.3	3.3	14.9	.2
— 50%	52.9	24.9	54.1	24.7
— 51% — 59% . . . . .	.9	.8	—	.6
— 60%	14.0	19.9	10.3	10.1
— Over 60%	19.9	16.8	20.7	11.8
— Variable	—	32.0	—	22.2
— Other Formulae	—	2.3	—	30.4
Annual Earnings from the Plan not to Exceed a Maximum Amount of*				
— under \$13,000	37.4	16.1	41.1	14.6
— \$14,000 — \$19,000	28.5	20.9	38.4	7.1
— \$24,000 — \$25,000	34.1	18.8	20.5	10.5
— Not Stated	—	44.2	—	67.8
Maximum Period of Benefits, (when Employee Unable to Work)*				
— 1 to 5 Years	2.6	.9	5.4	.8
— 10 Years	1.4	—	—	—
— Varies with Service . . . . .	.2	2.7	2.0	5.0
— Until Retirement Age	95.8	80.8	92.6	83.1
— No Maximum	—	15.6	—	11.1

*Percentages apply to prevalence.

WORKMEN'S COMPENSATION AND SUPPLEMENTS, 1973



SUPPLEMENTARY UNEMPLOYMENT BENEFITS, 1973



WORKMEN'S COMPENSATION AND SUPPLEMENTS

	OFFICE		NON-OFFICE	
	1967	1973	1967	1973
	<i>(% employment)</i>			
FORMAL SUPPLEMENTS	58.6	58.9	38.0	35.9
INFORMAL SUPPLEMENTS		7.3		1.4
NO SUPPLEMENTS	29.8	30.7	55.8	62.6
NO WORKMEN'S COMPENSATION COVERAGE ...	11.6	3.1	6.2	.1

SUPPLEMENTARY UNEMPLOYMENT BENEFITS

	OFFICE	NON-OFFICE
	1973	1973
	<i>(% employment)</i>	
PREVALENCE	6.6	29.8
Eligibility Requirements*		
— No Requirement	39.8	2.5
— 1 Year	1.9	50.8
— 2 Years .....	.6	1.5
— 3 Years	57.7	43.4
— 15 Years	—	1.8
Employer Contribution*		
— 1¢ Per Hour Worked	57.8	43.3
— 2¢ Per Hour Worked	—	42.4
— 5¢ to 10¢ Per Hour Worked	1.3	8.2
— As Required	40.9	6.1
Benefit*		
— Under 80% of Earnings .....	.6	.5
— 80% of Earnings	57.8	43.3
— 100% of Earnings .....	.2	—
— \$30 Per Week	—	7.2
— Other Formulae	41.4	49.0
Maximum Duration of Benefit*		
— Under 1 Year .....	.2	—
— 1 Year	—	9.0
— Over 1 Year	2.5	2.8
— No Maximum Stated	97.3	88.2

*Percentages apply to prevalence.

PENSIONS

PENSION PLANS

Private pension plans are employer provisions to ensure a continuing income for employees subsequent to their anticipated date of retirement. Benefits may also apply in specified circumstances of early retirement or retirement due to disability and there may be provisions for benefits to a surviving spouse or dependents.

This section presents information on private pension plans sponsored by employers. The graphs outline their prevalence, related retirement ages and some principal characteristics. The tables give details on these characteristics and a synopsis of early retirement privileges.

Contributions and Benefits

Private pension plan contributions and benefits may be stacked or integrated with government sponsored pension plans. The Canada Pension Plan was instituted by an act of the federal parliament, in 1965. It is compulsory for most forms of employment except in provinces which establish their own comparable program as has occurred in Quebec. The Quebec Pension Plan is closely co-ordinated with the Canada Plan in respect to benefits and contributions.

Contributions to the Canada/Quebec Pension Plan are 3.6 per cent of annual earnings between \$6,000.00 and yearly maximum pensionable earnings which is a variable based on the consumer price index. Employer and employees each pay half of this contribution: that is 1.8 per cent. Benefits and contributions shown in the following tables are based on earnings above the YMPE which stood at \$5600 in 1973. The C/QPP level of contributions and benefits have been taken totally or partially into account in establishing the provisions of integrated plans; stacked plans operate independently of the C/QPP.

There are several types of benefit formulae. Most of the sample employment was covered by unit benefit plans. These are dollar investments, related directly to salary and years of service, which produce a pension at retirement calculated on a percentage of salary multiplied by the number of years of service. There is a variable employer contribution and there is usually a fixed percentage of salary contribution by employees. (The employer contribution is a variable because such factors as interest rates, age-service mix and salary levels affect the cost of pension and subject their financing to continuous re-evaluation). Specific numbers of pension units are purchased per year of service, most frequently 2% of salary. At retirement the total of these units either may be applied to all eligible earnings during the employee's career or weighted in his favour by application to his average salary over a fixed period (e.g. the best five or the last five years of service multiplied by actual years of service). Flat benefit formulae were reported for one-quarter of non-office employment. Under these formulae all employees receive a uniform monthly amount of pension for each year of service with the company. Typically such a pension varies between four dollars and seven dollars per month times years of service. Under a money purchase plan the employer and employee each make regular specified pension contributions and the best available pension is purchased for the employee at his retirement with the combined contributions. It was found that about 40% of the employees surveyed could make additional contributions to pension plans to obtain supplementary pension coverage. However in only a few instances were employer contributions required.

Retirement Age

The majority of plans specify retirement at age sixty-five. However over the years 1967 to 1973 two trends are becoming apparent: first a decline in the numbers of employees required to retire before age 65; and second, an increasing number of plans specifying a varying retirement age based on age-service combinations with minimum age and service provisions. The latter now cover about 12% of the non-office employees surveyed. One type, a numerical combination, permits retirement when age and service total a stated number such as 80. Another type provides for a lower retirement age when normal service requirements are exceeded. For example, normal retirement can be at age 65 with a minimum of 15 years of service for a full pension but a full pension may also be granted at age 55 if 30 years of service have been completed.

Post-Retirement Adjustments

Eighteen of the seventy-five establishments which reported adjusting pensions for retired employees have provisions written into their pension plans for the escalation of benefits in conjunction with movements in the consumer price index. The other establishments have increased payments to retired employees outside the scope of their pension plans. The incidence of adjustments has increased in 1973, compared to 1971 when thirty-four establishments reported post-retirement adjustments.

Severance of Employment

Employees leaving the service of their employer before being eligible for retirement may be eligible for deferred or actuarially adjusted pension benefits or they may accept a return of contributions not locked into the pension fund. Legislation in Quebec, Ontario, Saskatchewan, Alberta and that applying to employees under federal jurisdiction requires that all employer and employee contributions to pension plans after the employee has reached age forty-five and completed ten years of service be retained in the fund to provide the employee with a retirement income.

Private pension plans may have vesting provisions supplementary to legislative requirements. When an employee leaves the service of his employer, he is usually entitled to a refund of contributions but he may have the option of leaving this amount of money in the plan to purchase a pension. Aside from contributions subject to pension legislation, employers are not required to leave funds they contributed on behalf of the employee to his credit in these circumstances. However, they may have provisions under which all or a percentage of their contributions do accrue to the employee's benefit after he has satisfied minimum service requirements.

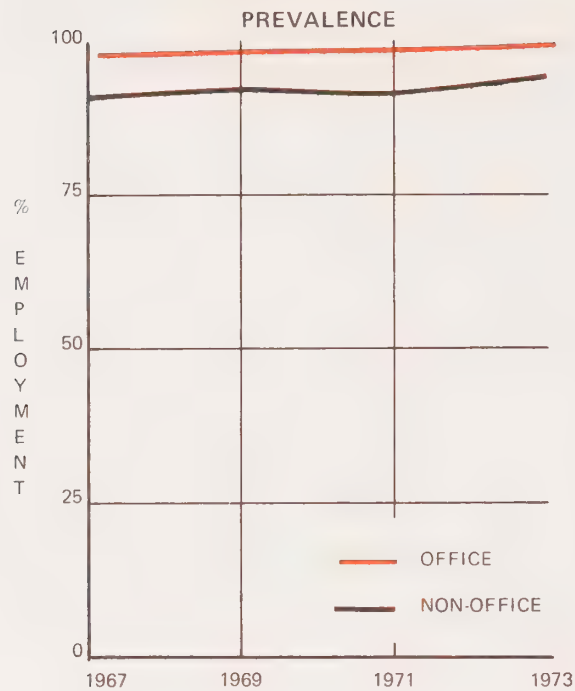
Survivors' Benefits

Survivors' pension benefits are defined as income to widows and orphans. They may be provided as a basic feature of the pension plan, as a guarantee provision assuring a minimum period of pension payments in the event of a pensioner's death during this period or as an elective option for which the employee receives a lower benefit or pays a higher contribution. This section of the tables shows the types of benefits provided and outlines those which are basic features of the pension plans. Typically, a pension to a widow or orphan is 50% of the amount to which the contributor would have been entitled. Few employers paid an additional pension to the widow in respect to dependent children. In 1973, survivors' benefits were included to a greater extent as a basic feature of the plans.

Early Retirement

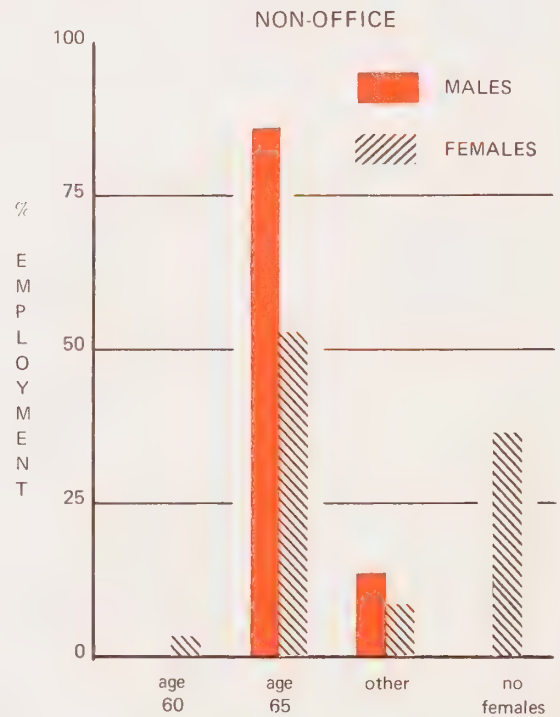
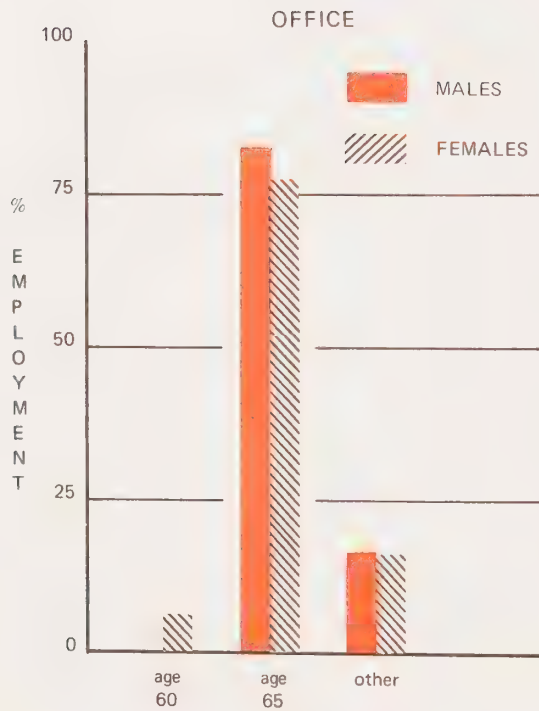
A number of pension plans now provide for the payment of a pension to employees terminating employment prior to the normal retirement age either in the case of voluntary early retirement, early retirement because of illness or disability or involuntary early retirement caused by technological change, physical conditions or mental strain. Four alternatives exist with respect to the amount and duration of benefits. The best, an immediate full pension, is calculated on the same formula as if the employee had retired at the normal retirement age but using his actual number of years of service. An immediate actuarially adjusted pension is also calculated on this formula but is adjusted downward to take into account the lower accumulation of interest on past contributions, etc. Another possibility is the deferred pension usually paid at the normal retirement age and calculated on the basis of the employee's actual number of years of service. A return of contributions not vested under provincial or federal legislation is another alternative and, in cases where service has been short, may be the only alternative. Generally, the longer the employee's service the better the options available to him. Specific provisions for retirement resulting from illness or disability or for other involuntary early retirement reasons are more generous than voluntary early retirement provisions. However, employees participating in plans with no specific provisions for these circumstances still have the options available for voluntary early retirement open to them. The tables on pensions conclude with data on the pension options described and details of requirements for pensions on voluntary early retirement.

PENSIONS



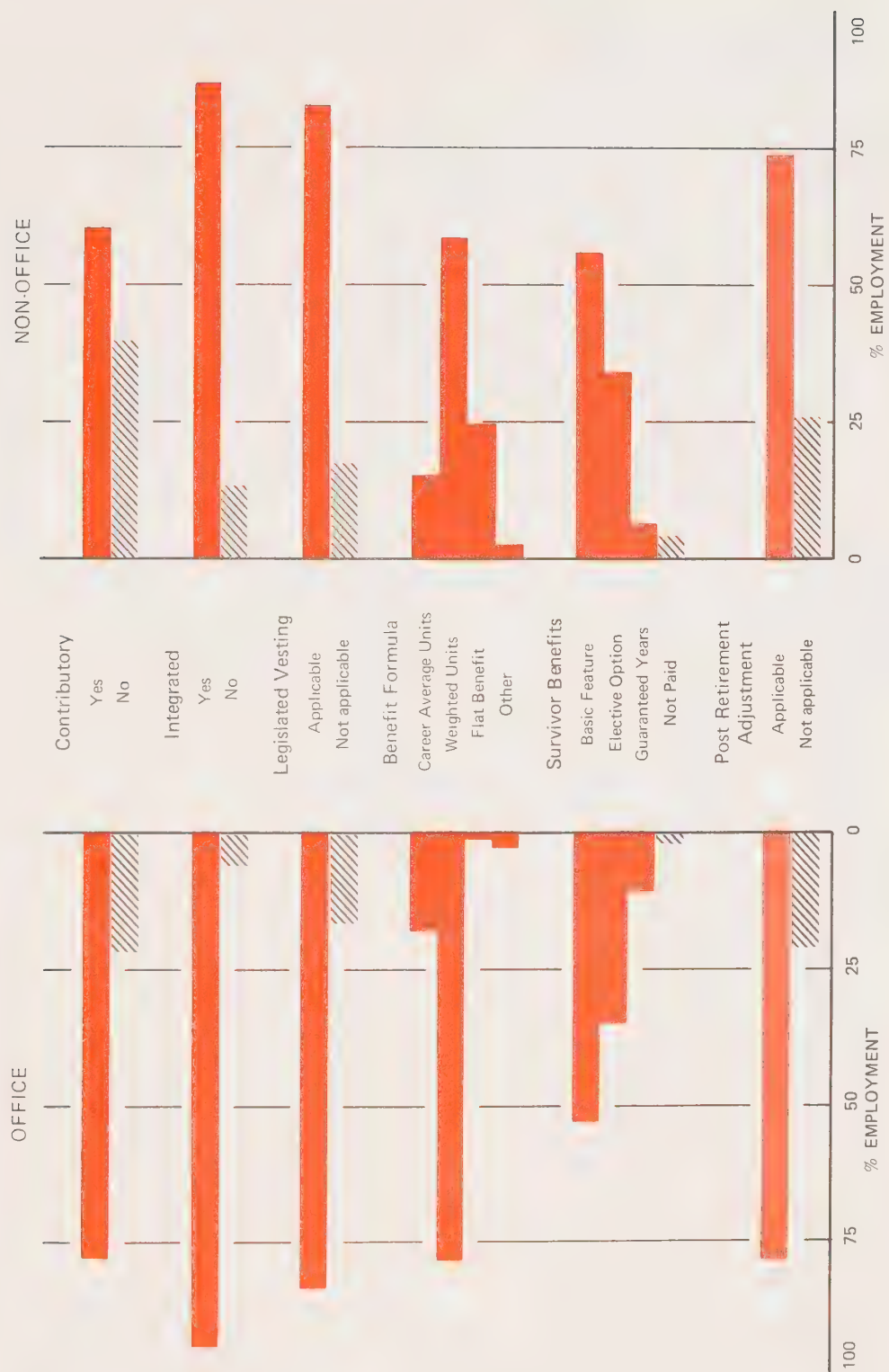
RETIREMENT AGES, 1973

(as percentages of prevalence)



PENSIONS

CHARACTERISTICS, 1973
(as percentages of prevalence)



PENSIONS

	OFFICE	NON-OFFICE
	(% employment)	
PREVALENCE		
1967	98.6	91.8
1973	99.2	94.2
Contributions		1973
Employee Contributions*¹		
— No Employee Contribution	21.9	39.5
— Under 5%	4.2	3.4
— 5%	40.6	28.4
— Over 5%	22.8	22.2
— Variable Basis	10.5	6.5
Relationship with Canada/Quebec Pension Plan*		
— Integrated	94.3	86.6
— Stacked	5.7	13.4
Benefits		
Benefit Formulae*²		
— Career Average Units	17.9	15.0
— Weighted Units	78.3	58.2
— Flat Benefit	1.1	24.7
— Other	2.7	2.1
Calculation of Units of Benefit*		
— Under 1.50%	15.7	14.2
— 1.50%	9.5	6.7
— 1.60% — 1.80%	8.4	3.5
— 2.00%	52.7	46.1
— Over 2.00%	6.1	2.6
— Variable	3.9	.3
— N/A, Another Type of Plan	3.7	26.6
Earnings Basis for Unit Benefit Plans*		
— Career Average	17.9	15.0
— Final Earnings		
— 5 Years	9.1	2.8
— Other	1.1	1.5
— Average Best Earnings		
— 5 Years	57.1	44.4
— Other	11.0	9.6
— Other Formulae .....	.1	.1
— N/A, Not Unit Benefit	3.7	26.6

*Percentages apply to 1973 prevalence.

¹Based on contributions on over the Yearly Maximum Pensionable Earnings under the Canada/Quebec Pension Plan, \$5,600 in 1973.

²When more than one formula was reported the stronger was used to determine the generic type.

PENSIONS

	OFFICE	NON-OFFICE
	(% employment)	
	1973	
Retirement Age		
Males*		
— 60 .....	.3	.3
— 65	83.3	86.1
— 67 — 68	—	1.0
— Age and Service	16.4	12.6
Females*		
— 55 .....	.1	—
— 60	6.1	2.7
— 65	77.4	52.6
— 67 — 68	—	1.0
— Age and Service	16.4	7.3
— No Females .....	.0	36.4
Post Retirement Adjustments*		
— Consumer Price Basis	27.2	23.7
— Other Basis	51.6	50.3
— No Provision	21.2	26.0
Severance of Employment		
Legislated Vesting*		
— Applies	83.7	82.5
— Does Not Apply	16.3	17.5
Overall Vesting*		
— Immediate	4.9	1.6
— Minimum Service		
— 3 — 8 Years	14.9	15.0
— 10 Years	10.6	26.9
— Over 10 Years	1.8	3.0
— Minimum Age, 40 — 45	1.5	.8
— Age — Service Combinations	10.6	10.7
— Age 45, Service 10 Years	54.6	41.1
— No Vesting	1.1	.9
Interest on Refunded Contributions*		
— Under 3% .....	.7	.9
— 3%	19.1	19.0
— Between 3% and 4%	2.6	1.7
— 4%	31.2	20.3
— Over 4%	16.7	11.6
— Variable	6.8	5.1
— No Refunds	1.0	2.0
— N/A, No Contributions	21.9	39.4

*Percentages apply to 1973 prevalence.

PENSIONS

	OFFICE	NON-OFFICE
	(% employment)	
	1973	
Survivor's Benefits		
Synopsis*		
— Basic feature of plan	52.9	55.3
— Basic feature for death prior to retirement only	—	—
— Elective option	34.8	33.7
— Guarantee provision only	10.6	6.5
— No provisions	1.7	4.5
Applicability of Provisions re		
Death Prior to Retirement*		
— Widow's pension only	10.9	26.6
— Widow's or orphan's pension	36.1	25.2
— Widow's pension includes additional allowance for dependent children	3.9	2.4
— Survivor's benefits not a basic feature	47.1	44.6
— Only paid after retirement	2.0	1.2
EARLY RETIREMENT		
Types of Provision:		
Immediate Full Pension (Full)	Deferred Pension (Deferred)	
Immediate Adjusted Pension (Adjusted)	Return of Contributions (Contributions)	
Types of Retirement and Pension Provisions		
1973		
Voluntary*1		
— Adjusted, deferred, contributions	47.8	37.4
— Full, adjusted, deferred, contributions	21.7	19.7
— Adjusted, deferred	8.2	21.5
— Full, deferred	10.4	8.3
— Other combinations	11.9	13.1
Illness or Disability*1		
— Immediate full pension	23.0	23.7
— Immediate adjusted pension	11.9	16.7
— Other provisions	—	.5
— Combination, as applicable	10.0	12.5
— Long term disability plan	55.1	46.6
Involuntary*		
— Specific provisions	25.7	22.7
— No specific provisions	74.3	77.3

*Percentages apply to 1973 prevalence.

¹Subject to eligibility requirements.

PENSIONS

	OFFICE			NON-OFFICE		
	<i>(% employment)</i>					
	Full	Adjusted	Deferred	Full	Adjusted	Deferred
Provisions for Voluntary Early Retirement						
Requirements*						
— Age Only	3.8	25.6	9.0	3.4	20.9	4.2
— Service Only	2.7	7.2	28.3	2.1	4.3	31.3
— Age and Service	17.8	45.2	50.4	19.1	54.3	56.6
— Other	18.1	3.8	1.3	13.9	4.1	1.9
— No Minimum	—	2.1	10.1	.2	1.4	5.7
— No Provision	57.6	16.1	.9	61.3	15.0	.3
Minimum Age*						
— Less Than 30 Years	—	—	.1	—	—	.2
— 30 to 40 Years	—	—	4.2	—	—	2.7
— 45 Years	—	.6	54.7	—	1.8	56.8
— 50 Years	—	3.2	.1	—	2.8	.1
— 54 — 55 Years	18.3	56.2	1.6	13.5	60.6	1.2
— 57 — 58 Years	—	—	—	—	1.6	—
— 60 Years	17.7	14.5	—	19.9	12.0	1.2
— 62 Years	2.9	—	—	3.0	—	—
— 63 Years . . . . .	.9	—	—	.1	—	—
— Not A Requirement	2.7	9.4	38.4	2.3	6.2	37.5
— No Provision	57.5	16.1	.9	61.2	15.0	.3
Minimum Service*						
— Under 10 Years	—	14.9	14.7	—	10.5	14.5
— 10 Years	4.1	13.5	60.5	4.9	26.9	68.4
— 15 Years . . . . .	.7	7.8	3.9	.9	4.4	5.3
— 25 Years	7.4	1.4	—	10.4	2.1	—
— Other Years	5.7	3.2	.8	3.5	2.2	1.1
— Over 25 Years	5.3	12.0	—	3.8	14.3	—
— Not A Requirement	19.3	31.1	19.2	15.3	24.6	10.4
— No Provision	57.5	16.1	.9	61.2	15.0	.3

*Percentages apply to 1973 prevalence.

HOURS
OF
WORK

HOURS OF WORK

Hours of work have been tabulated on a weekly basis. They exclude lunch periods and include paid rest periods. The following table and graph show both the application of actual hours of work per week and the proportions of employment that work less than various stated numbers of hours per week.

Flexible working hours refer to arrangements allowing groups of employees flexibility in their starting and finishing times on a regular basis provided that a specified number of hours are worked.

A small number of establishments have adopted compressed work weeks, which refer to normal work weeks of less than five days or less than five shifts per week for shift workers.

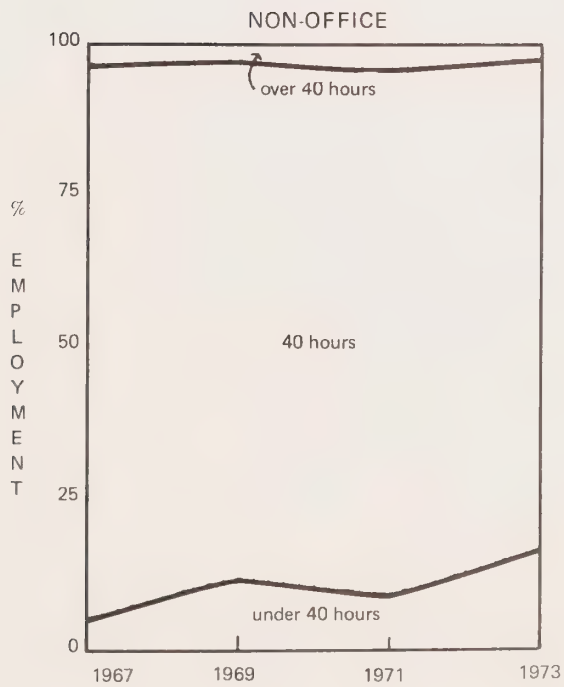
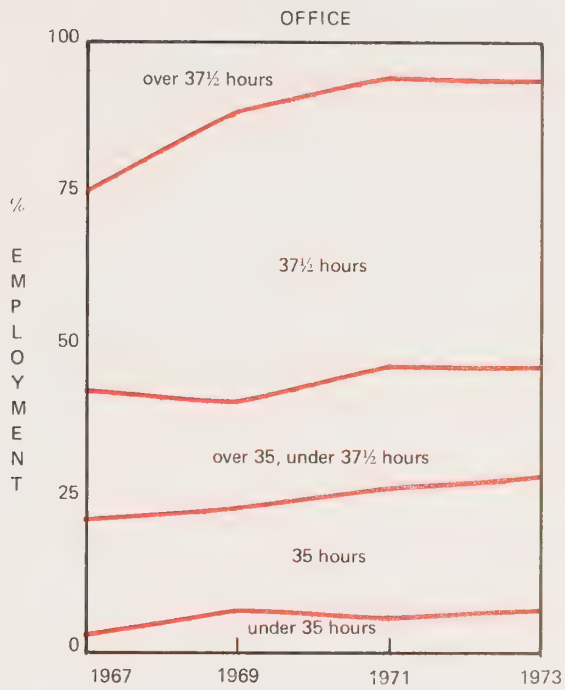
HOURS OF WORK

	OFFICE		NON-OFFICE	
	1967	1973	1967	1973
	<i>(% employment)</i>			
PREVALENCE	100.0	100.0	100.0	100.0
Hours per Week*				
— Under 35 Hours	2.8	7.0	—	—
— 35 Hours	19.1	22.0	1.9	2.6
— Over 35, Under 37½ Hours	21.0	17.9	.5	5.5
— 37½ Hours	32.7	47.0	1.7	7.3
— Over 37½, Under 40 Hours	1.1	2.5	1.2	1.3
— 40 Hours	21.3	3.6	91.5	80.9
— Over 40 Hours	2.0	.0	3.2	2.4
Cumulative Hours per Week*				
— Less Than 35	2.8	7.0	—	—
— 35 and Less	21.9	29.0	—	2.6
— Less Than 37½	42.9	46.9	—	8.1
— 37½ and Less	75.6	93.9	—	15.4
— Less Than 40	76.7	96.4	5.3	16.7
— 40 and Less	98.0	100.0	96.8	97.6
— 42½ and Less	100.0	—	100.0	100.0
Flexible Working Hours				
Date of Plan Initiation*				
— Before January 1, 1973		4.0		1.3
— Between January 1 and June 30, 1973		3.6		1.2
— Between July 1 and December 31, 1973		2.7		.7
— N/A, No Flexible Working Hours		89.7		96.8
Compressed Work Weeks				
Date of Plan Initiation*				
— Before January 1, 1973		2.0		3.1
— Between January 1 and June 30, 1973		4.2		2.6
— Between July 1 and December 31, 1973		—		1.3
— N/A, No Compressed Work Weeks		93.8		93.0

*Percentages apply to prevalence.

HOURS OF WORK

WEEKLY HOURS



PREMIUM

HOURS

Overtime Compensation

Shift Work

Week-end Work

Call Back Duty

Stand-by Duty

Extra Duty

PREMIUM HOURS

Premium hours are those which occur outside of the employing establishments' weekly hours for employees working a regular Monday to Friday day shift at their normal occupation. When additional hours are worked, compensation, if applicable, may be granted at straight time or premium rates.

In using this section the reader should be particularly aware of the weighting procedures described in the introduction. Each establishment is weighted separately by its number of administrative/professional, office and non-office employees. The percentages of employment which appear in the tables and graphs actually show items of data as weighted by size of employer, not by employees participating in the benefit. The benefits shown previously generally applied to all employees in establishments providing the benefit and either interpretation of data would be acceptable; benefits in this section usually apply only to a small number of employees in each establishment and such parallels should not be drawn.

Statistical data on office and non-office employees are shown in the graphs and tables. Additional data are given in the tables on administrative/professional staff as there are significant differences in policy for this group in respect to premium hours. The first graph shows some circumstances under which premiums may be paid and the applicability of compensation. The second graph illustrates compensation rates for overtime. Tables support the graphs and outline additional types of premium hours.

OVERTIME COMPENSATION

Overtime is work in excess of the normal daily or weekly hours of work in a given establishment. Its prevalence is practically universal; all except the smallest employers compensate such work when performed by most office and non-office employees. The prevalence of this compensation declines with increases in the rank and salary levels of office employees. Usually, employees not paid a premium for overtime have the right to refuse the request.

As illustrated, overtime is most frequently compensated at time and one half, that is straight time pay plus a premium of one half of that amount. Double time, that is twice the straight time rate, becomes common on Sunday or the second day of rest. Most compensation is in the form of cash but the option of cash or leave is often granted, usually with a lower rate of premium applying to the leave option. Meal allowances are paid in less than half of the instances of overtime work and these are occasionally restricted to situations for which advance notice is inadequate.

Relatively few employees receiving compensation for overtime have qualifying periods, which mean a specified number of minutes, usually less than 20, or hours per day, per week or per month, before being paid for overtime. However, when such a period is satisfied, compensation is usually applied retroactively to the commencement of overtime work.

SHIFT WORK

Shift scheduling applies when employees work all or a substantial part of their daily hours of work on a schedule which differs from the establishment's normal working day. Groups most frequently reported as working on a shift basis were nurses, data processing operators, telephone operators, clerks, technicians, production workers, maintenance staff, machine operators, stationary engineers and security staff. Shift differentials apply in over three-quarters of the instances of shift work. The amounts of these premiums are shown for evening and night shift in the tables.

WEEK-END WORK

Sixteen establishments surveyed had some employees, usually a small number, scheduled to work Saturday on a regularly scheduled basis as one of their five working days. Eighty establishments required some employees to work both Saturday and Sunday as part of their normal work schedule. The employees most frequently subject to this type of schedule were nurses, data processing operators, telephone operators, technicians, maintenance staff, stationary engineers, security staff, mechanics and production workers. Tabular data on weekend work show the applicability of premiums to regularly scheduled work on Saturday when Sunday is scheduled and when it is not scheduled. The applicability of premiums is also presented for regularly scheduled work on Sunday.

CALL BACK DUTY

Call back duty applies to those employees who are subject to recall to work outside of their normal working hours. Groups most frequently recalled were nurses, foremen, technical staff, data processing operators, stationary engineers, mechanics, maintenance staff and drivers. Data on prevalence, minimum amount of call back pay and transportation costs are shown in the tables. Minimum call back pay is presented in straight time hours for consistency thus, for example, four hours at time and one half appear as six straight time hours.

STAND-BY DUTY

Stand-by is the requirement that employees be available for duty outside of their normal working hours. The same types of occupations that are subject to call back duty are likely to be subject to stand-by duty but fewer employees are affected.

EXTRA DUTY

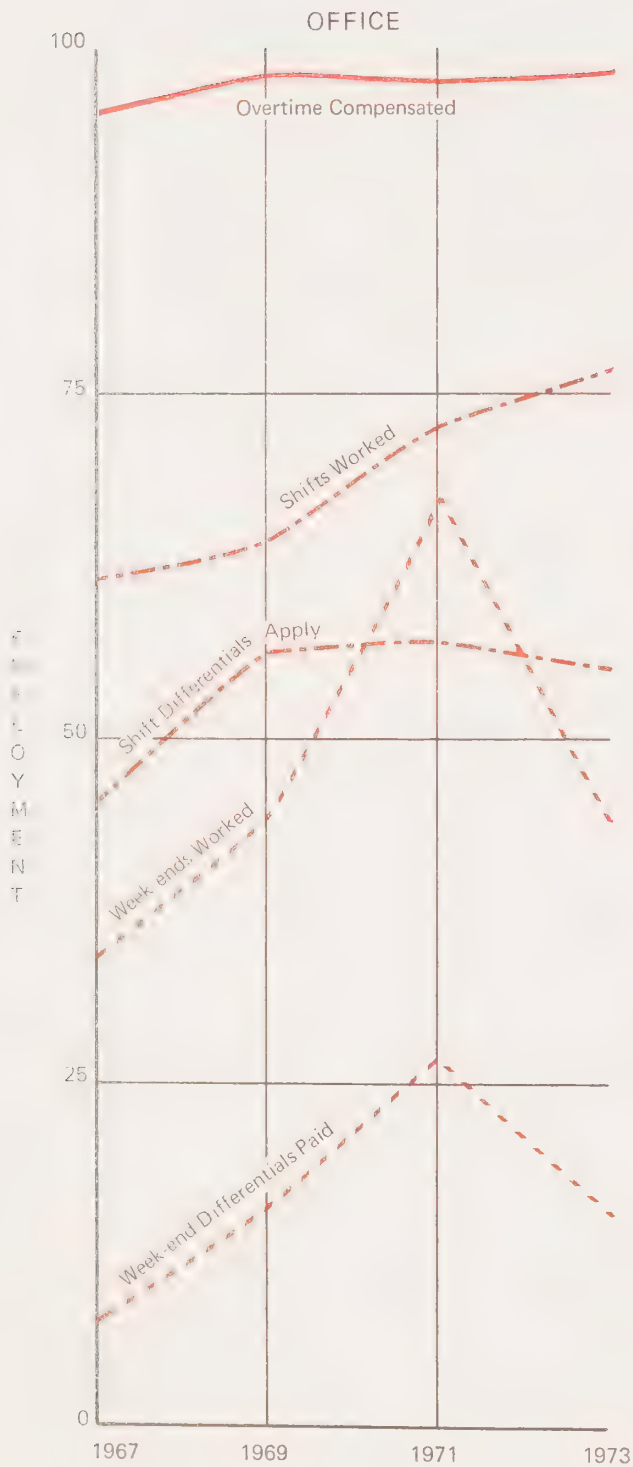
Extra duty pay, often referred to as acting pay, is additional compensation received by an employee for undertaking duties, on an interim basis, which carry a higher rate of pay than his own. The table on extra duty pay shows its prevalence and the length of time an employee must perform duties at the higher level to receive additional compensation.

PREMIUM HOURS

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE		NON-OFFICE	
	1973	1967	1973	1967	1973
	(% employment)				
PREVALENCE					
OVERTIME COMPENSATED	54.8	95.7	98.3	99.8	99.9
SHIFTS WORKED	41.8	61.7	76.8	90.4	97.4
DIFFERENTIALS APPLY	24.0	45.8	55.0	72.7	79.2
WEEK-END WORKED	34.1	34.5	44.0	70.0	82.9
DIFFERENTIALS APPLY	13.7	8.1	15.5	31.4	37.3

PREMIUM HOURS

PREVALENCES

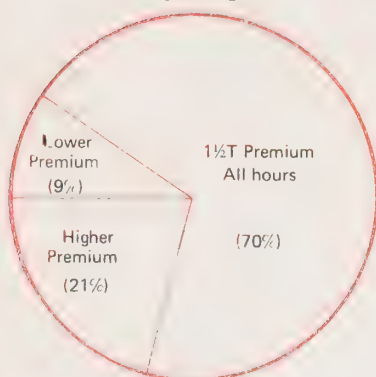


PREMIUM HOURS

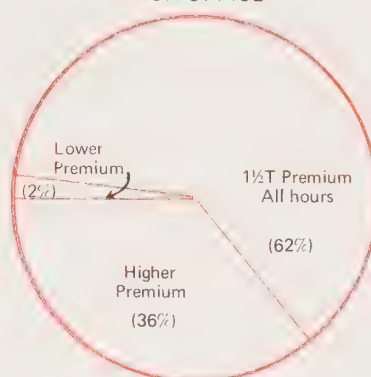
RATES OF OVERTIME COMPENSATION, 1973

(Percentages of employment related to prevalence of overtime)

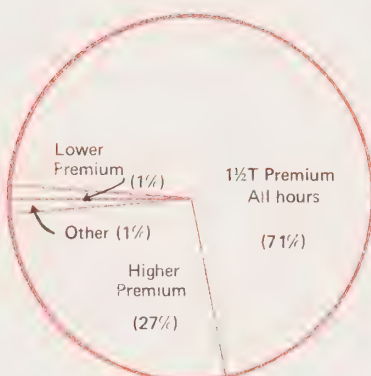
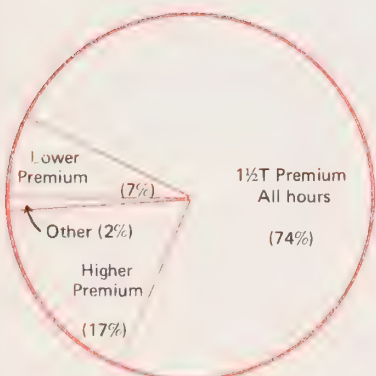
OFFICE



NON-OFFICE



NORMAL
WORK
DAY



FIRST
DAY
OF
REST



SECOND
DAY
OF
REST

OVERTIME COMPENSATION, 1973

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE	NON-OFFICE
	(% employment)		
PREVALENCE	54.8	98.3	99.9
Rate of Overtime Compensation			
Normal Work Day*			
— Less than 1½T	68.0	9.6	1.9
— 1½T, All Hours	24.9	69.7	62.3
— More than 1½T	7.1	20.7	35.8
First Day of Rest*			
— Less than 1½T	47.8	7.2	.9
— 1½T, All Hours	24.7	74.0	70.9
— More than 1½T	7.3	17.4	26.9
— Other Formulae	20.2	1.4	1.3
Second Day of Rest*			
— 1½T, All Hours	23.4	47.7	43.1
— 2T, All Hours	12.0	38.0	49.2
— Other Formulae	64.6	14.3	7.7
Premium Comparison; Higher Premium on Second Day of Rest*			
— If First Day Worked	5.5	3.5	4.8
— In All Circumstances	10.5	27.7	37.8
— N/A, Same Rate Both Days	82.6	64.5	55.8
— N/A, Situation Never Occurs	1.4	4.3	1.6
Employees Eligible for Compensation*			
— Under 25%	4.7	.0	—
— 25% — 49%	13.4	2.6	—
— 50% — 74%	37.1	2.2	—
— 75% — 99%	39.1	12.7	1.1
— 100%	5.7	82.5	98.9
Type of Compensation*			
— Cash	22.8	63.0	85.8
— Leave	4.6	.5	—
— Choice	72.6	36.5	14.2
Meal Allowances*			
— Under \$1.50 . . . . .	.6	.7	6.9
— \$1.50	3.5	3.3	13.6
— \$2.00	1.8	19.0	7.2
— Over \$2.00	1.5	13.8	7.7
— Other Criteria	33.6	8.9	13.0
— Not Paid	59.0	54.3	51.6
Advance Notice Required Re Overtime on a Normal Work Day*			
— None	39.6	33.7	30.8
— Under 1 Day . . . . .	.3	3.4	6.3
— 1 Day	7.3	3.8	10.1
— Over 1 Day . . . . .	.1	8.7	1.2
— Informal	52.7	50.4	51.6

*Percentages apply to prevalence.

SHIFT WORK, 1973

	ADMINISTRATIVE/ PROFESSIONAL		OFFICE		NON-OFFICE	
	Evening	Night	Evening	Night	Evening	Night
	(% employment)					
PREVALENCE	41.8	40.8	76.6	70.1	96.6	91.6
Premium*						
— .05 — 12¢ Per Hour	—	—	.7	—	8.2	2.6
— 13¢, 14¢ Per Hour	—	—	.9	—	2.6	.1
— 15¢ Per Hour	—	—	2.4	.9	22.6	8.1
— 16¢ Per Hour	—	—	6.1	1.2	2.2	.7
— 17¢ Per Hour	—	—	10.3	2.5	8.2	7.5
— 18¢, 19¢ Per Hour	—	—	2.5	2.6	4.1	6.5
— 20¢ Per Hour	—	—	9.5	21.6	4.0	20.1
— 21 — 41¢ Per Hour	2.0	—	2.7	8.0	5.3	11.3
— \$.40 — \$2.00 Per Shift	6.3	8.5	3.4	2.1	4.1	4.8
— \$2.15 — \$6.00 Per Shift	34.8	33.4	2.0	3.8	.6	.1
— Varies with Time on Shift	—	—	13.6	12.0	7.9	8.4
— Percentage of Salary	6.2	6.3	11.7	12.3	5.4	6.0
— Reduced Numbers of Hours	1.6	1.6	—	—	2.3	2.5
— Built into Salary	4.1	4.2	8.9	9.7	.8	.8
— Other Formula	2.5	2.6	3.4	—	2.0	1.2
— No Premium	42.5	43.4	21.9	23.3	19.7	19.3

*Percentages apply to prevalence.

WEEK END WORK, 1973

	ADMINISTRATIVE/ PROFESSIONAL		OFFICE		NON-OFFICE	
	Work Only Satur- day	Work Satur- day and Sunday	Work Only Satur- day	Work Satur- day and Sunday	Work Only Satur- day	Work Satur- day and Sunday
	(% employment)					
PREVALENCE						
SATURDAY ONLY	1.1	—	13.4	—	8.2	—
SATURDAY AND SUNDAY	—	33.2	—	32.6	—	78.5
Premium						
Saturday*						
— 10¢ — 55¢ Per Hour	—	—	—	—	10.8	5.0
— 1½T Premium	—	—	—	—	—	3.5
— Other	—	41.4	—	31.4	—	7.0
— No Premium	100.0	58.6	100.0	68.6	89.2	84.5
Sunday*						
— Under 50¢ Per Hour Up To \$1.50 Per Hour	—	—	—	10.2	—	23.1
— 1½T Premium	—	41.0	—	35.7	—	21.1
— 2T Premium	—	—	—	1.7	—	3.3
— No Premium	—	58.6	—	—	—	—
— Other	—	.4	—	52.4	—	52.5

*Percentages apply to prevalence.

CALL BACK DUTY, 1973

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE	NON-OFFICE
	(% employment)		
PREVALENCE	54.7	67.0	94.5
Minimum Call-Back Pay in Straight-Time Hours*			
— None	52.7	23.6	1.8
— Under 3 Hours . . . . .	.0	.0	1.8
— 3 Hours	9.5	9.6	13.7
— 4 Hours	—	31.2	29.5
— Between 4 and 6 Hours	12.9	13.5	10.9
— 6 Hours to 8 Hours	24.8	21.9	39.5
— Other Formulae . . . . .	.1	.2	2.8
Transportation Costs*			
— Paid	12.3	15.0	14.5
— Not Paid	87.7	85.0	85.5

*Percentages apply to prevalence.

STAND-BY DUTY, 1973

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE	NON-OFFICE
	(% employment)		
PREVALENCE	16.4	11.6	25.9
Compensation*			
— Applies	90.3	77.5	74.5
— Does Not Apply	9.7	22.5	25.5

*Percentages apply to prevalence.

EXTRA DUTY, 1973

	ADMINISTRATIVE/ PROFESSIONAL	OFFICE	NON-OFFICE
	(% employment)		
PREVALENCE	80.3	82.3	84.4
Qualification Period*			
— None	4.8	10.3	37.0
— Under 1 Day	2.3	7.0	22.0
— 1 Day	—	8.8	5.2
— 3 Days	—	—	3.3
— 5 Days	20.4	20.4	17.4
— Over One Week	3.7	11.0	2.7
— Variable	20.7	16.0	6.2
— No Compensation	48.1	26.5	6.2

*Percentages apply to prevalence.

**FINANCIAL
BENEFITS**

Severance Pay

Retirement Allowances

Non-Production Bonuses

Production Bonuses

FINANCIAL BENEFITS

Financial benefits have either immediate or future monetary value to individual employees and are usually related to circumstances rather than salary. All employees may be eligible for these benefits but relatively few are likely to receive them in any given year. Again, it should be noted data refer to the employment of the establishment rather than employees receiving the benefit. The facing graph shows data for those benefits which were studied in consecutive surveys. An additional graph gives details of Severance Pay. Table support these graphs and outline other financial benefits.

SEVERANCE PAY

Severance Pay is cash, or occasionally leave, received by employees when their services with an employer are terminated. Remuneration for earned credits such as vacation or sick leave are excluded. Some severance pay plans are formal, that is with written commitments with respect to circumstances and amounts of payments; others are informal, that is either the circumstances or the amounts of payment are subject to managerial discretion. The graph and table on severance pay show its overall prevalence and the prevalence and degree of formality of seven conditions which may prompt its payment.

RETIREMENT ALLOWANCES

Retirement allowances are either cash payments or paid leave granted to retiring employees. Any earned credits such as vacation or sick leave or the value of retirement gifts are not considered to be part of retirement allowances. Many formulae were reported for determining allowances: they varied from uniform dollars per employee to fifty per cent of last annual salary. A large proportion of these allowances, especially for office employees, were determined by managerial discretion.

NON-PRODUCTION BONUSES

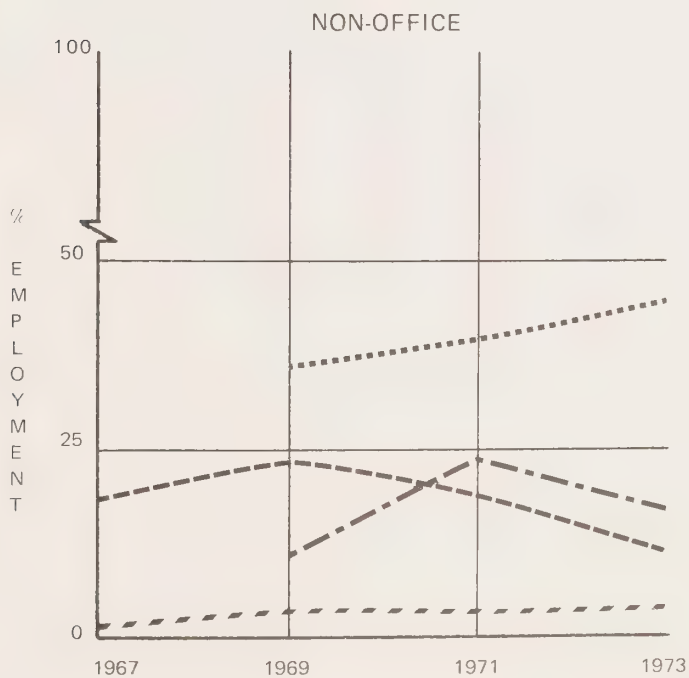
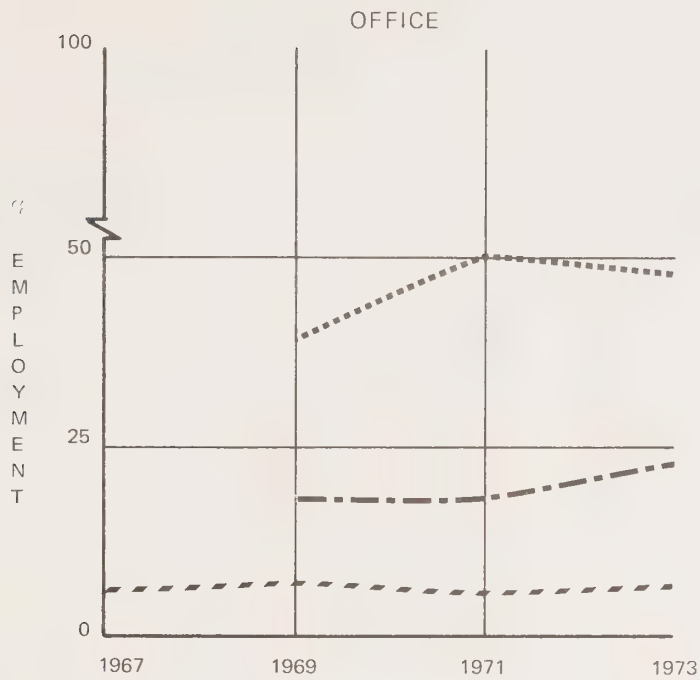
Non-production bonuses are regularly or irregularly paid cash bonuses not directly related to production, sales, cost of living, profit sharing or length of service. Amounts under \$25.00 are excluded as they usually represent Christmas turkeys or long service awards. Methods reported for calculating non-production bonuses in order of importance were seniority, managerial discretion, uniform amount for all, level of earnings, position and various combinations of the preceeding.

PRODUCTION BONUSES

Production bonuses are additional amounts of compensation paid to individual employees for above average production. They are usually granted for exceeding work standards and as an incentive for higher production.

FINANCIAL BENEFITS

PREVALENCES



..... Severance Pay - - - Non-Production Bonuses
 - . - Retirement Allowances - - - Production Bonuses

FINANCIAL BENEFITS

SEVERANCE PAY, 1973



FINANCIAL BENEFITS

	OFFICE		NON-OFFICE	
	(% employment)			
	1967	1973	1967	1973
PREVALENCE				
SEVERANCE PAY	—	47.7	—	44.8
RETIREMENT ALLOWANCES	—	22.5	—	17.2
NON-PRODUCTION BONUSES	5.7	6.9	1.8	3.8
PRODUCTION BONUSES	—	.0	18.7	11.3

SEVERANCE PAY, 1973

	OFFICE	NON-OFFICE
PREVALENCE	47.7	44.8
Circumstances		
Technological change*	42.4	42.6
— Formal	(32.5)	(38.9)
— Informal	(9.9)	(3.7)
Lay-Off*	29.8	33.9
— Formal	(25.1)	(31.7)
— Informal	(4.7)	(2.2)
Inefficiency*	34.9	17.3
— Formal	(31.1)	(15.0)
— Informal	(3.8)	(2.3)
Misconduct*	12.1	5.6
— Formal	(9.2)	(2.7)
— Informal	(2.9)	(2.9)
Resignation*	1.6	1.9
— Formal	(.7)	(1.2)
— Informal	(.9)	(.7)
Disability*	4.1	13.6
— Formal	(2.5)	(4.8)
— Informal	(1.6)	(8.8)
Death*	5.3	2.7
— Formal	(2.2)	(1.3)
— Informal	(3.1)	(1.4)

*Percentages apply to prevalence.

**PHYSICAL
CONDITIONS**

Food Services/Facilities

Mileage Allowances

Parking Facilities

PHYSICAL CONDITIONS

This section comprises a collection of data generally related to the comfort and convenience of employees.

Food services and facilities range from full cafeterias to lunchrooms. Details are presented on the type of provision and, with respect to cafeterias, relationships with commercial prices in the vicinity.

The incidence of employees using their own automobiles on company business and related mileage allowances follow. The average of flat mileage allowances and allowances which varied inversely with miles driven was, for each survey group, nearly 14¢ for office groups and 12¢ for non-office groups, in 1973.

The number of parking facilities available has remained stable in 1973 but the availability of parking to individual employees had decreased by 6% for office and 13% for non-office.

PHYSICAL CONDITIONS, 1973

	OFFICE	NON-OFFICE
	(% employment)	
PREVALENCE:		
FOOD SERVICES/FACILITIES	98.5	93.8
MILEAGE ALLOWANCES	90.8	59.7
PARKING FACILITIES	68.7	88.0
Food Services*		
— Full Cafeteria Only	45.3	45.5
— Limited Hot Foods Only	2.8	1.5
— Soup and Sandwiches Only . . . . .	.8	1.2
— Food Vending Machines Only	1.3	2.8
— Beverage Vending Machines Only	1.9	.4
— Lunchroom Only	1.6	3.5
— Combination of Above	46.3	45.1
Cafeteria Prices*		
— Same as Commercial	3.4	2.2
— Lower than Commercial	69.6	49.3
— No Established Relationship	9.5	20.1
— No Cafeteria	17.5	28.4
Mileage Allowances*		
Flat Allowance		
— less than 10¢ . . . . .	.2	1.1
— 10¢	13.7	28.1
— 11¢	1.7	.1
— 12¢	11.4	18.6
— 13¢	14.2	14.1
— 14¢	17.0	3.7
— 15¢	9.6	11.5
— 16¢ — 20¢	3.4	4.6
Variable Allowance	24.0	16.1
Fixed Allowance	1.3	.6
Other	3.5	1.5
Parking Availability*		
— Under 20% of Employees	7.2	7.3
— 20% — 40% of Employees	2.1	10.5
— 50% — 90% of Employees	6.2	3.0
— All Employees	84.5	79.2
General Location of Establishment*		
— Downtown	40.9	22.4
— Industrial Area	21.3	42.1
— Outer Ring of City	21.8	21.8
— Suburbs	16.0	13.7

*Percentages apply to related prevalences.

PART III

EMPLOYER EXPENDITURE

GENERAL

This expenditure presentation consists of an analysis of benefits in terms of the costs of the plans to the employer weighted by the number of employees in each establishment providing the given benefit. The principal data are in tabular form and there is some graphic illustration. The narrative provides background and technical information on the development and use of the statistics.

The Pay Research Bureau traditionally has combined studies of employer expenditures with its characteristics surveys. However, because of the fact that reporting was not complete in all cases and because there is a certain amount of overlap in expenditures on benefits, it has not yet been possible to derive a technically accurate mean expenditure of employer outlay for the total benefits package. The presentation is therefore restricted to 1973 data. The two main components of the report consist of expenditure data on 21 selected benefits and of information on six Modular Benefit Groups. The Modular Benefit Package was developed by the Bureau to permit analysis of data in groups, or packages, of benefits. This presentation enables users to assemble a total package comparable to the coverage offered within their own organizations.

The overall response to the benefits survey by participants was excellent. One hundred percent response was received with respect to the prevalence and characteristics of benefits. Eighty-two percent of these establishments covering over eighty-eight percent of the overall employment also submitted expenditure returns. However, returns were often incomplete both because of the absence of detailed employer records in respect to such benefits as personal and sick leave, and because of varying systems of recordkeeping not necessarily compatible with any one reporting format. It is these difficulties that preclude the presentation of a mean of the expenditure on the total benefit package. Such a mean cannot be derived by adding together the means of individual benefits because expenditures on benefits overlap, the applicability of provincial premiums and/or employer contributions vary and there are different combinations of benefits which individual expenditures cover. As well, there are some factors which can affect expenditure data and they are defined in Individual Benefits section.

The expenditure data are presented in terms of office employees, non-office employees and combined total office and non-office employees. The expenditures are expressed as a percent of straight-time payroll, as a percent of pay for time worked and as dollars per employee as defined in Technical Notes. The first section provides information on groups, or modules, of benefits. The next section presents expenditure data on individual benefits. The following section gives supplementary information not appropriately included in the preceding tables. This part of the report concludes with technical details including an explanation of the three bases for measuring data, the use of estimates within the tabulations and a table showing the extent of reporting by benefit.

MODULAR BENEFIT PACKAGE

This part of the report presents information on the basis of expenditures incurred for benefits to cover seven basic situations affecting employees. Benefits are grouped in modules; users may assemble their own costs in a modular grouping suitable for comparisons. In preparing these modules the Bureau added each participant's expenditures within a grouping and weighted the information by the total number of employees.

As explained in detail in the next section, data are grouped in packages to minimize the overlapping of expenditures and to take into account the limited prevalence of some benefits. The cumulative total of mean annual employer expenditure on these packages represents the average cost of provision of at least one of the benefits contained in the combined package.

These packages of benefits were constructed to represent generic groups of benefits. In some instances, such as income continuance, one expenditure often covered two benefits, e.g. Sickness Benefits and Long-Term Disability. This datum would be included in the appropriate package but could not be assigned to the component benefits. As the foregoing indicates, the sum of mean expenditures on individual benefits should not be expected to equal the mean on a package of benefits and, in fact, the mean of the package is likely to be the lower figure.

Comments on the actual packages follow. Paid Time Away from Duty comprises holidays and vacations which have nearly universal application. Personal leave and paid rest periods are generally suited for inclusion in this package but were excluded because the lower prevalence of reported expenditure would have diluted the package unduly. The provision of package data on Health Insurance is of particular interest because extra benefits provided under Medical Care Legislation vary by province and affect the scope of private insurance plans. Income continuance is a useful package combination because of the growing tendency to integrate Sickness Benefits with Long-Term Disability Benefits. Also the shorter the waiting period for Long-Term Disability the greater the expense, but offsetting savings should be reflected in shortened Sickness Benefit provisions. Pension Plans are presented alone and the table concludes with Legislated Benefits which have practically universal application.

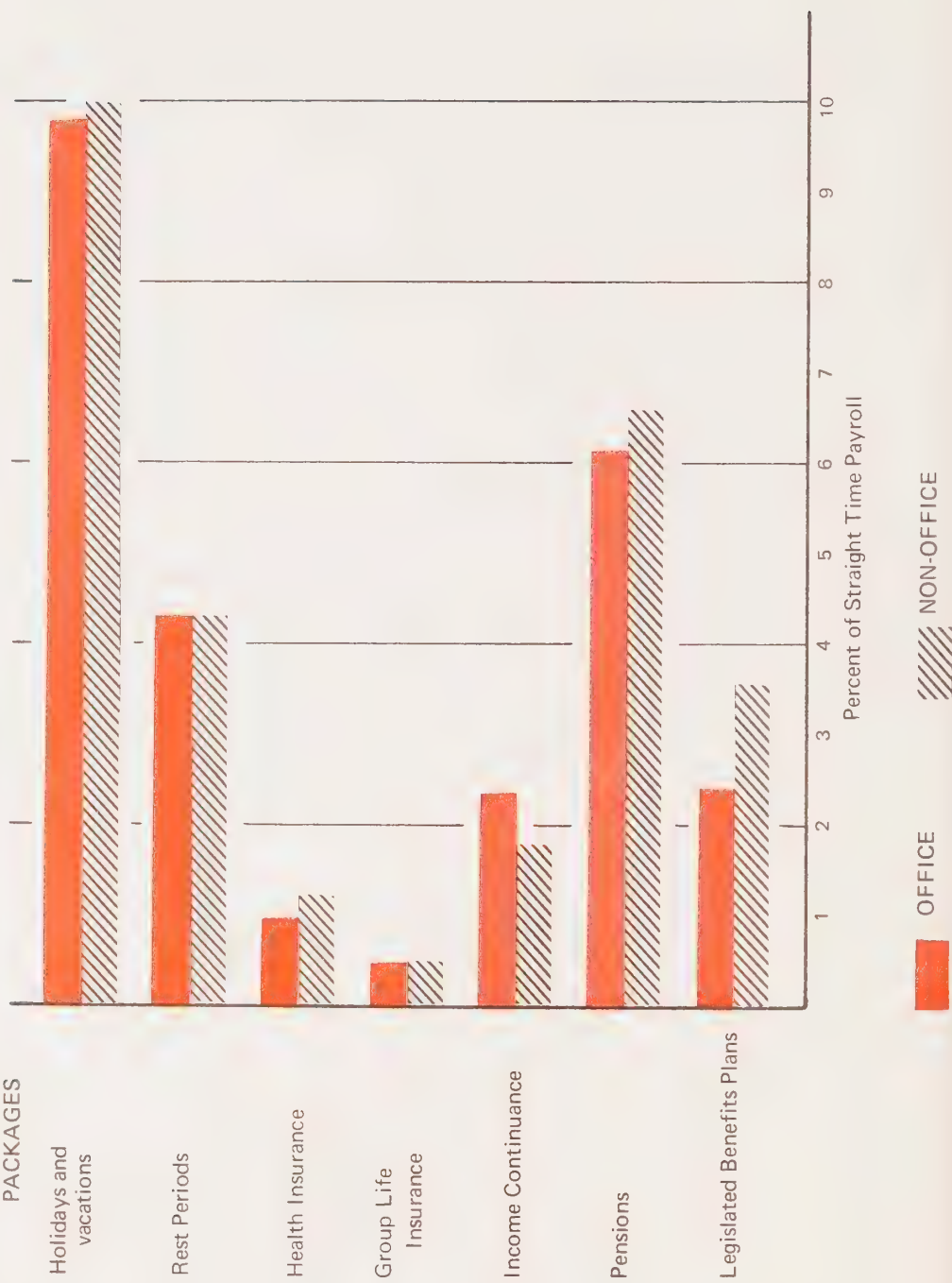
MODULAR BENEFIT PACKAGE

MEAN ANNUAL EMPLOYER EXPENDITURE 1973

	OFFICE			NON-OFFICE			TOTAL	
	Percent of Straight Time Payroll	Dollars Per Employee	Percent of Straight Time Payroll	Percent of Pay for Time Worked	Dollars Per Employee	Percent of Straight Time Payroll	Dollars Per Employee	
Holidays and Vacations	9.82	942	10.02	11.77	838	9.91	892	
Rest Periods	4.36	394	4.34	5.17	348	4.35	373	
Health Insurance (Provincial and Private Medical and Hospital) . . .	1.00	98	1.24	1.46	99	1.11	98	
Group Life Insurance . . . . .	.52	52	.52	.62	41	.52	47	
Income Continuance (Sickness and Long Term Disability)	2.38	221	1.79	2.13	149	2.13	191	
Pensions	6.16	619	6.59	7.76	577	6.36	599	
Legislated Benefit Plans (Canada/Quebec Pension Plans, Workmen's Compensation and Unemployment Insurance) . . .	2.42	226	3.48	4.07	275	2.94	250	
CUMULATIVE TOTAL	26.66	2552	27.98	32.98	2327	27.32	2450	
Actual Average Straight-Time Payroll		9,518		8,290			8,920	

PACKAGES OF BENEFITS MEAN ANNUAL EMPLOYER EXPENDITURE 1973

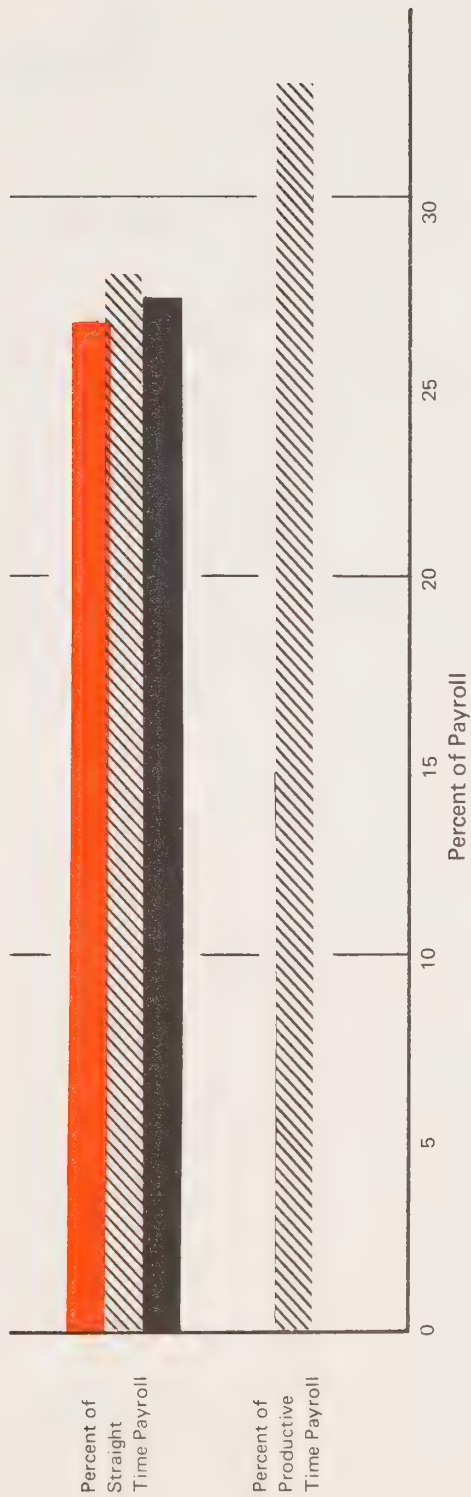
COMPONENT
PACKAGES



CUMULATIVE TOTAL OF PACKAGES OF BENEFITS

MEAN ANNUAL EMPLOYER EXPENDITURE

1973



INDIVIDUAL BENEFITS

Information on individual benefits is being presented to enable comparisons or assessment of data on a benefit by benefit basis. The characteristics of the benefit plans in a given organization greatly influence the expenditures or the costs of these plans. The following are some of the factors which may affect expenditures on employee benefits.

The level of salaries or wages and the number of hours worked affect expenditures on various forms of pay for time not worked. This factor may also directly affect expenditures on group life insurance, sickness indemnity and pension plans in which benefits are related to employee earnings. The occupational mix, age and sex distribution and length of service of employees influence the participation in, and utilization of, contingent or graduated benefits. The methods of funding and astuteness in negotiation and investment also affect the cost of individual plans. Other factors include the extent of employee participation in voluntary plans; the eligibility requirements for participation in benefit plans and the exclusion of groups of employees; the share of the premium paid by employees participating in insured benefit plans; the experience in one year, which may influence the expenditure required to provide insured benefits in subsequent years; and government legislation.

An overall package of employer expenditures cannot be derived from the facing table for two principal reasons. First, there is a certain amount of overlap in expenditures on benefits. For example, the interrelationships between sickness benefits and long-term disability insurance make it difficult to provide expenditure data for each benefit. The second difficulty is that cumulating mean employer expenditures assumes that the benefits involved are universal. The simple addition of mean expenditures on individual benefits credits employers who do not sponsor or contribute to the benefit with the average contribution of those employers who do contribute.

INDIVIDUAL BENEFITS

MEAN ANNUAL EMPLOYER EXPENDITURE 1973

	OFFICE			NON-OFFICE			TOTAL	
	Percent of Straight Time Payroll	Dollars Per Employee	Percent of Straight Time Payroll	Percent of Pay for Time Worked	Dollars Per Employee	Percent of Straight Time Payroll	Dollars Per Employee	
Paid Time Away from Duty								
Holidays	3.88	369	3.80	4.47	314	3.84	342	
Vacations	5.82	561	6.20	7.27	523	6.01	543	
Personal Leave	.38	36	.43	.51	36	.41	36	
Rest Periods	4.36	394	4.34	5.17	348	4.35	373	
Health Insurance								
Provincial Health Premiums	.88	86	1.49	1.76	122	1.14	101	
Supplementary Health Plans	.27	27	.42	.50	32	.33	29	
Quebec Health Insurance	.76	75	.78	.91	59	.77	68	
Group Life Insurance	.52	52	.52	.62	41	.52	47	
Income Continuance								
Sickness Benefits	2.22	206	1.74	2.08	144	2.02	180	
Long Term Disability	.30	29	.30	.35	26	.30	28	
Supplementary Unemployment	—	—	.52	.62	42	.43	35	
Pensions	6.16	619	6.59	7.76	577	6.36	599	
Legislated Benefits								
Canada/Quebec Pension Plans	1.05	97	1.26	1.48	98	1.15	97	
Workmen's Compensation	.61	59	1.22	1.22	97	.92	78	
Unemployment Insurance	.81	75	1.03	1.21	82	.92	78	

SUPPLEMENTARY DATA

A review of the tables already described will reveal that financial benefits have not been presented either as individual benefits or as a package of benefits and that sickness benefits are shown as a unit without reference to the three types of sickness benefits described previously in this report. Because of the particular nature of these benefits they are being presented separately in supplementary tables as described below.

Financial Benefits

Financial benefits generally apply only to limited numbers of employees in a limited number of establishments. For example, only ten establishments with 14.1 percent of the sample employment or 14,049 employees reported retirement allowances for office employees and only 1.1 percent or 152 of these employees drew the benefit. Evidently the extent of this expenditure is governed by the age mix of employees and is subject to fluctuation from year to year. As other financial benefits present similar situations dollar per employee bases have been developed for this set of benefits in preference to percentages of payroll bases. Data on average dollars spent per employee in the reporting units and per individual drawing the benefit are shown in the facing tabular presentation "Financial Benefits".

Sickness Benefits

Expenditures on the three principal types of sickness coverage are combined in the main tables of this report. Generally, each employer has either an expenditure for sick leave or for sickness indemnity or a two part expenditure for the combined benefits. As mentioned, the preceding table shows the average amount of money spent to cover absence due to illness. To enable more detailed comparisons, a supplementary table "Sickness Benefits" has been included with measures on the three types of benefit coverage which correspond to data in the preceding tables. Definitions of each type of sickness benefit may be found with the applicable characteristics table in Part II of this report.

FINANCIAL BENEFITS

	OFFICE		NON-OFFICE		TOTAL	
	Dollars per Employee	Dollars per Participating Employees	Dollars per Employee	Dollars per Participating Employees	Dollars per Employee	Dollars per Participating Employees
Production Bonuses	*	*	542	773	540	767
Non-Production Bonuses	94	436	151	332	110	400
Severance Pay	77	798	20	220	51	540
Retirement Allowances	26	2352	15	225	22	670

*Only one reporting establishment

SICKNESS BENEFITS

	OFFICE			NON-OFFICE			TOTAL
	Percent of Straight Time Payroll	Dollars Per Employee	Percent of Straight Time Payroll	Percent of Pay for Time Worked	Dollars Per Employee	Percent of Straight Time Payroll	
Paid Sick Leave	1.96	191	2.20	2.64	184	2.03	189
Sickness Indemnity Insurance . . . . .	.31	26	1.14	1.33	92	.90	73
Combination of Paid Sick Leave and Sickness Indemnity Insurance	1.59	75	3.00	3.64	248	1.86	108
TOTAL SICKNESS BENEFITS	2.22	206	1.74	2.08	144	2.02	180

TECHNICAL NOTES

Reporting Year

Participating establishments were requested to submit expenditure and payroll data for their twelve-month accounting period which most closely coincided with the 1973 calendar year.

Bases for Calculation

There are several possible bases for measuring employer expenditure. Percentage measures are usually based on either gross payroll, straight time payroll (that is, gross payroll less premium pay, separation pay, bonuses and taxable benefits) or pay for time worked (that is, straight time payroll less pay for time not worked; namely vacations, holidays, personal leave, sick leave, and rest periods). All three bases have advantages and disadvantages and are subject to different interpretations. To provide useful information in a concise format, this presentation concentrates on the straight time payroll basis. It is not subject to severe fluctuations reflecting unusually high severance payments or concentrations of overtime and it requires a minimum of estimation. Because of its relative stability, it also has potential for trend measurement. Data based on productive time are presented for the non-office group for consideration with respect to hourly rated employees. In addition to being related to pay percentages, the average dollar outlay per employee is given for every benefit. This measure is simply the employers' expenditures on the benefit divided by the total number of employees in the reporting groups. It is readily understood and is not as easily affected by outside variables as are the other bases.

Estimating Procedures

Record data were requested from participants in every instance for which its provision was possible. In other instances soundly supported estimates were accepted. In the case of holidays, vacations, sick leave, personal leave and rest periods, situations for which cumulative payroll records are often not available, detailed methods of estimation were provided to ensure consistency. All estimates were thoroughly checked prior to inclusion in any tabulations. The Pay Research Bureau developed further estimates in conjunction with characteristics data for paid leave in order to establish dollar bases for the pay for time worked percentage calculations.

Data provided by some participants had to be modified for inclusion in the survey. The survey sample consists of establishments chosen for industrial, size and regional representation. A few employers could provide data only on a company wide basis. To ensure appropriate weighting of these data, they were pro-rated by the numbers of office and non-office employees in the survey establishment. A similar procedure was used when no split was provided between expenditures for the office and non-office groups. In each case such factors as age and sex distribution within the company or establishment, comparability of plans and provincial legislation were noted and taken into account where possible.

In some instances, expenditures were reported for groups or packages of benefits. Consideration was given to distributing these costs to the individual component benefits. However, none of the estimating procedures examined were satisfactory and the more useful approach of developing the overall package concept was developed. Thus the quantity of reporting on package costs may be observed to exceed the quantity of reporting on individual component benefits in several instances in the following table "Provision of Expenditure Data".

Provision of Expenditure Data

One hundred and forty seven expenditure returns were received from the 180 establishments in the survey. These returns represent 88% of the employment reported for the 1973 survey. As all returns were not complete for all benefits the following table has been prepared showing the extent of reporting on individual benefits and the related prevalence of these benefits. Data in brackets are applicable to the several packages described in the preceding tables and do not necessarily include all the benefits named below.

Reportings of expenditures are derived from the number of employees covered by the expenditures data divided by the total number of employees covered by the benefit, multiplied by the prevalence (percentage of employees covered).

For example, for Pension Plans, the prevalence for office groups is 99.2 and 94.2 for non-office groups.

Therefore, the reporting is calculated as follows:

$$(86,652 \div 98492) \times 99.2 = 87.3$$

86652 represents the number of employees covered by expenditure data and 98492 represents the number of employees covered by pension plans, 99.2 is the prevalence.

The total reporting is similarly derived from the total number of employees covered by expenditures (office and non-office together) divided by the total number of employees of our sample, as a percentage.

PROVISION OF EXPENDITURE DATA

(Percentages of employment)

	OFFICE		NON-OFFICE		TOTAL
	Prevalence	Reporting	Prevalence	Reporting	
Paid Time Away from Duty	(100.0)	(88.5)	(100.0)	(87.2)	(87.9)
Holidays	100.0	88.5	100.0	87.2	87.9
Vacations	100.0	88.5	100.0	87.2	87.9
Personal Leave	100.0	84.1	97.2	84.8	84.4
Rest Periods	88.8	77.7	81.6	68.6	73.2
Health Insurance Cost	(100.0)	(78.6)	(100.0)	(68.0)	(73.4)
Provincial Health Care	90.3	70.5	90.1	60.5	65.6
Supplementary Health Insurance Plan	85.8	48.6	91.1	33.3	41.1
Quebec Health Insurance	33.9	32.9	39.3	35.1	34.7
Group Life Insurance	98.0	76.2	97.7	65.6	69.6
Income Continuation	(100.0)	(84.0)	(98.5)	(62.5)	(73.5)
Sickness Benefits	(100.0)	(82.8)	(98.5)	(60.8)	(72.0)
— Sick Leave	69.5	63.4	30.9	28.3	46.2
— Indemnity	11.6	11.5	53.7	28.9	20.0
— Combination	18.9	5.7	13.9	3.6	4.7
Long Term Disability	54.8	35.2	44.7	19.9	27.7
Supplementary Unemployment	6.6	6.4	29.8	28.4	17.2
Pensions	99.2	87.3	94.2	81.1	84.2
Legislated Benefits	*	88.5	*	87.2	87.9
Canada/Quebec Pension Plan	100.0	88.5	100.0	87.2	87.9
Workmen's Compensation	96.9	79.8	99.9	84.6	82.2
Unemployment Insurance	*	88.5	*	87.2	87.8
Financial Benefits					
Production Bonuses . . . . .	.0	.0	11.3	6.2	3.0
Non Production Bonuses	6.9	4.6	3.8	1.9	3.3
Severance Pay	47.7	18.4	44.8	16.0	17.2
Retirement Allowances	22.5	14.1	17.2	8.8	11.5

*Data not requested

PART IV

PROFILES

GENERAL

This is the Pay Research Bureau's first analysis of variable aspects of benefit plans as they apply to defined employee profiles. It is directed towards those concerned with the evaluation and change of benefit plans for their use as an additional tool for measurement and comparison. It may further be of use in providing comparisons of benefits accruing to certain employees in given situations as they relate to general practice.

As in other sections of this publication, the information contained in this section is based on data obtained from the most recent survey reports. However in contrast to the main survey report which aggregates the characteristics of plans and policies, this section applies characteristics of a *variable* nature to employees with *defined* characteristics in *specified* situations. For example, some benefits such as vacations and sickness indemnity insurance have provisions which vary according to such factors as the salary, age and/or length of service of participants. To obtain an approximate measure of the value of such benefits to employees, three employee profiles were designed. Each profile represents a narrow but populous segment of each surveyed category. The benefits which would accrue to the profiled employees in given situations were calculated for each establishment in the survey providing benefit costs.

This section is composed of a narrative introduction describing the three employee profiles and the situations to which the benefit analyses are applied. The findings of the study follow in graphic form with supporting tabular data. The presentation concludes with some technical notes describing the employment percentages used to measure the benefits and the methods used to calculate benefit amounts.

SITUATION

The principal employee characteristics which trigger variables within benefit plans are those of salary, service, age, sex and number of dependents. An employee profile was created to reflect these variables for each of the three categories surveyed, (Administrative/Professional, Office, Non-office), with characteristics assigned to the profiles to represent as much of the survey category as possible. Four areas of interest within the study of benefits — paid time away from duty, life insurance, sickness benefits, and overtime — were then put in a situational context and the benefits which would apply to the profiles were calculated from those establishments providing benefit costs.

Details of employee profiles and the situations examined are given below. Benefits accruing to employees with characteristics similar to those shown for the profiles may be legitimately compared to these profiles. Comparisons between profiles however are discouraged as the effect of one variable is obscured by the presence of the other five. Valid comparisons among the plans affecting the three categories may be derived from the main survey report.

Details of employee profiles and the situations examined are as follows:

Profiles

	PROFILE 1	PROFILE 2	PROFILE 3
Survey Category	Administrative/ Professional	Office	Non-Office
Salary	\$18,000	\$8,000	\$10,000 ¹
Continuous Service	25	10	7
Age	50	40	25
Sex	Male	Female	Male
Dependents	One	One	One
Examples ²	Office Manager Accountant Engineer	Secretary Clerk Comptometer Operator	Cook Guard Lineman

¹ Annual straight-time earnings.

² Refers to level within the series represented by the given salary level, not all employees in the series.

Applicable Situations

PAID TIME AWAY FROM DUTY

The amount of paid time-off during 1973 expressed in days is shown for each of the three profiles. Vacations, affected to a major degree by length of service, are shown first followed by holidays and paid rest periods. The method used to convert rest period data to days per year is shown in the technical notes.

LIFE INSURANCE

Each of the employees profiled is assumed to have died of natural causes during 1973. The amount of money received by the beneficiary and the relationship of this amount to annual salary is shown.

SICKNESS BENEFITS

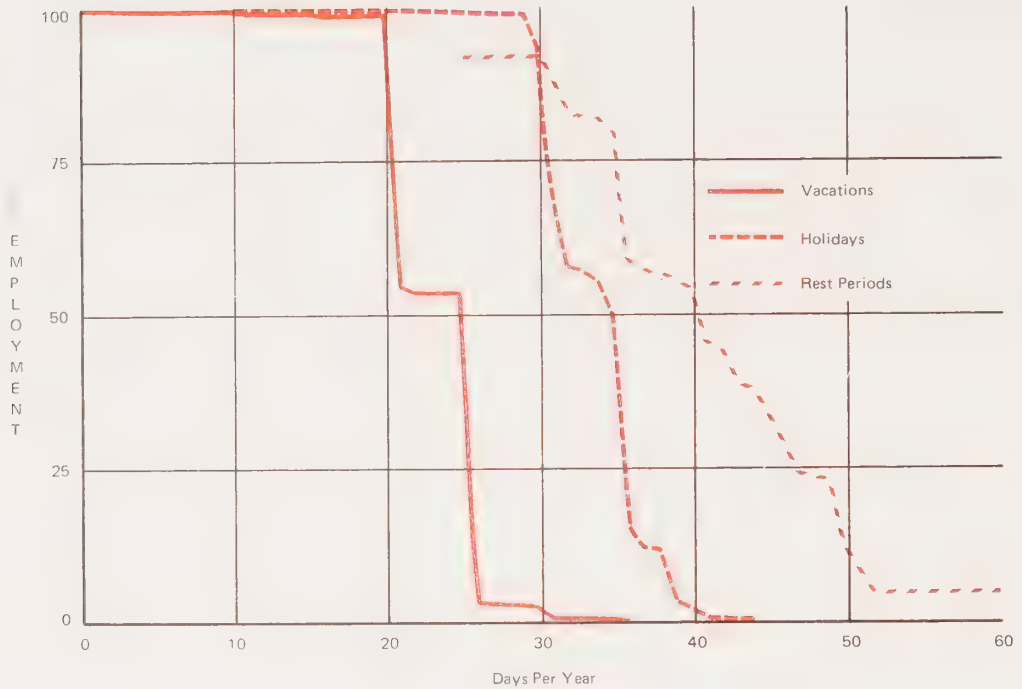
An absence of two months duration due to illness is assumed. The amount of money received by the employee from the company and from insured benefit plans, specifically paid sick leave and/or sickness indemnity insurance, were totalled and are shown in hundreds of dollars and as percentages of employee earnings.

OVERTIME

The number of dollars received for four hours of overtime worked on the first day of rest, usually Saturday, is shown.

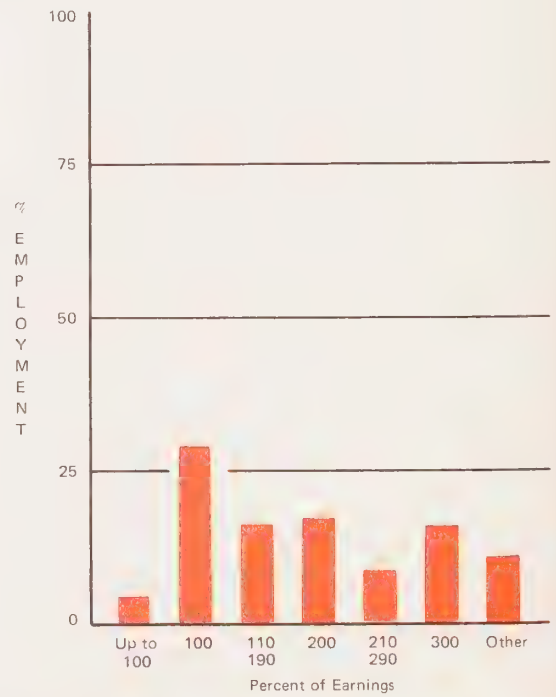
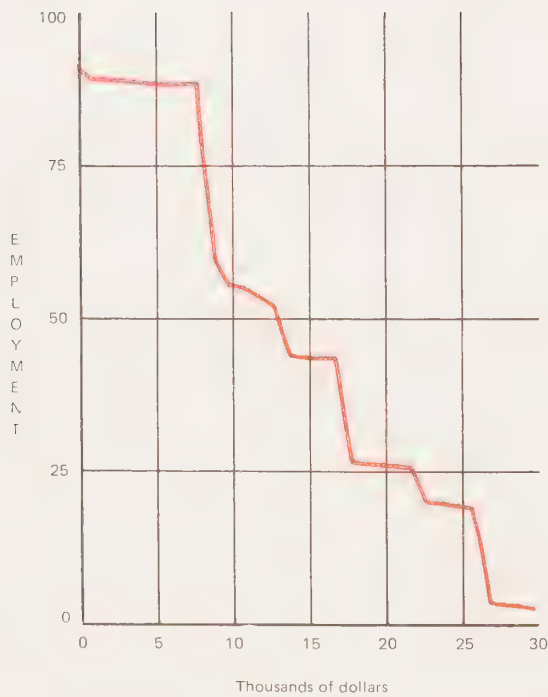
PROFILE 1*

PAID TIME AWAY FROM DUTY; 1973



LIFE INSURANCE

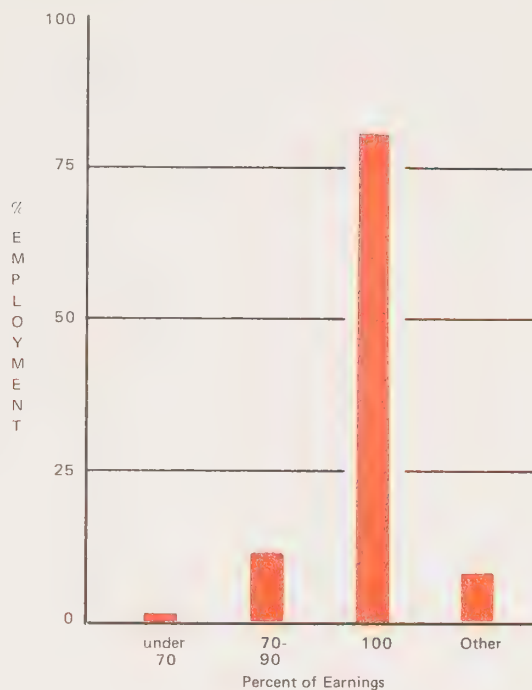
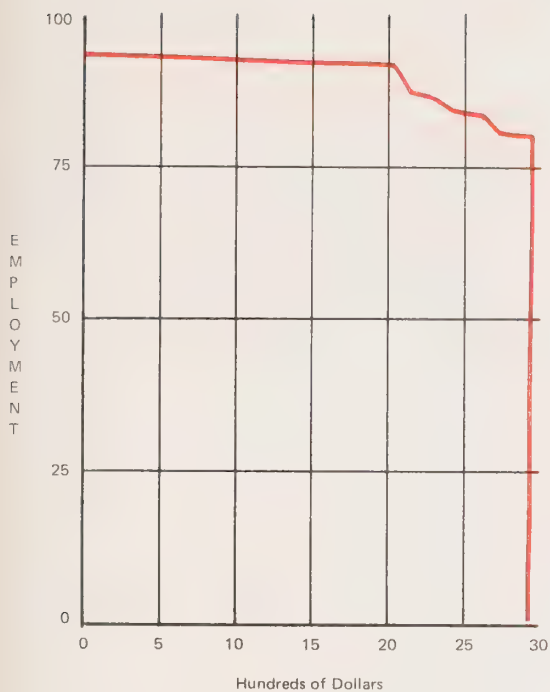
Death from Natural Causes; 1973



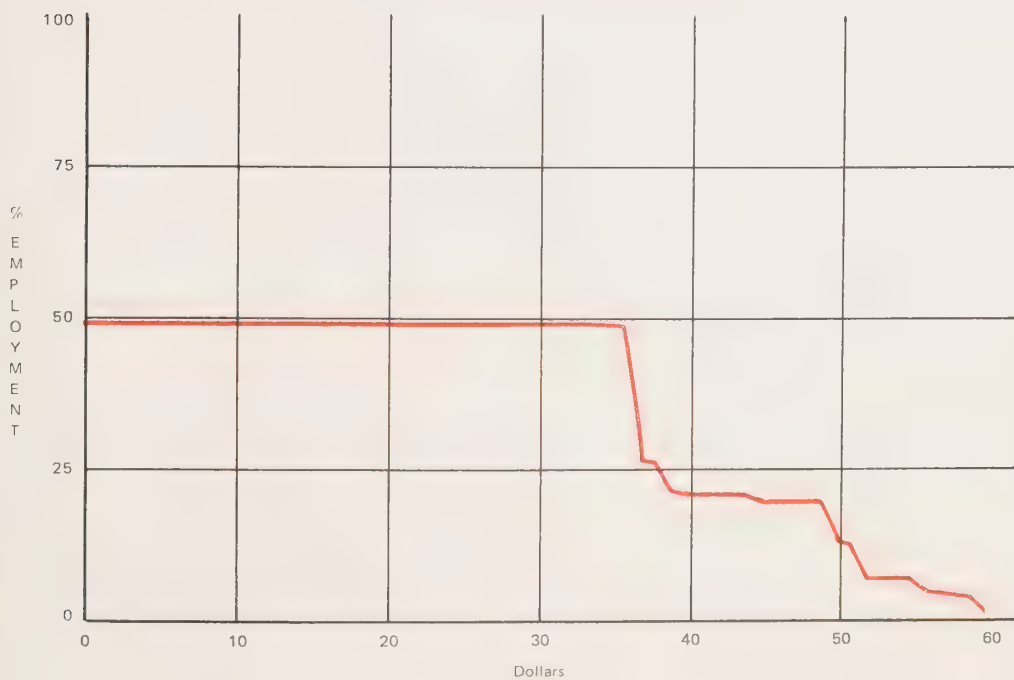
* An employee in an administrative or professional capacity, age 50, 25 years of continuous service, annual salary of \$18,000, male, one dependent

PROFILE 1

SICKNESS BENEFITS Two Months of Absence; 1973

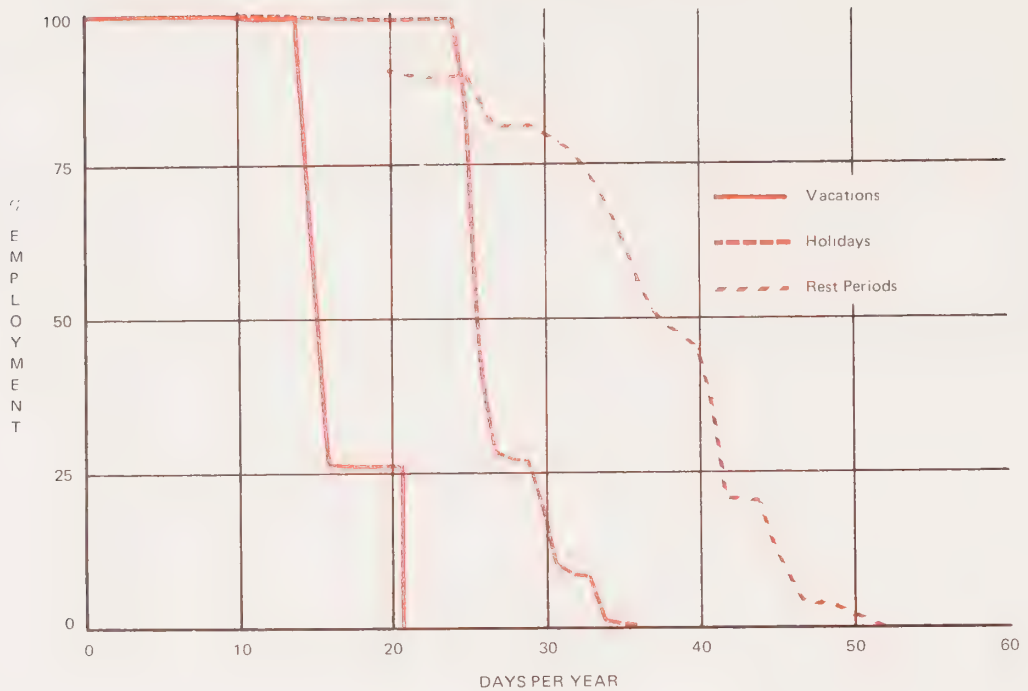


OVERTIME COMPENSATION Four Hours on the First Day of Rest; 1973



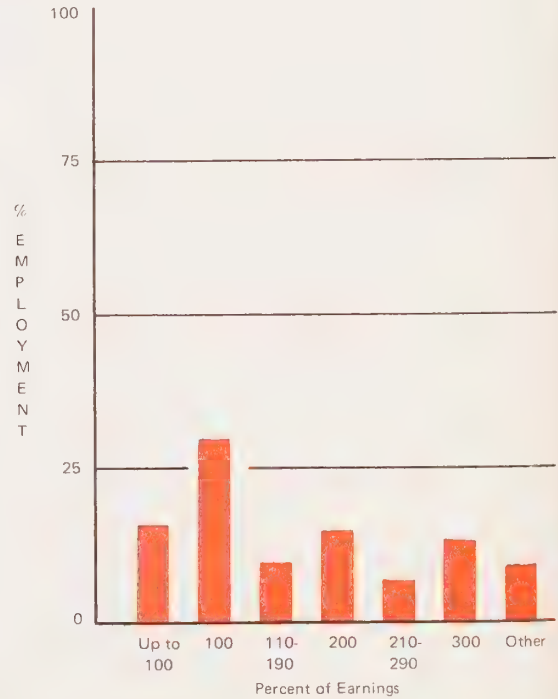
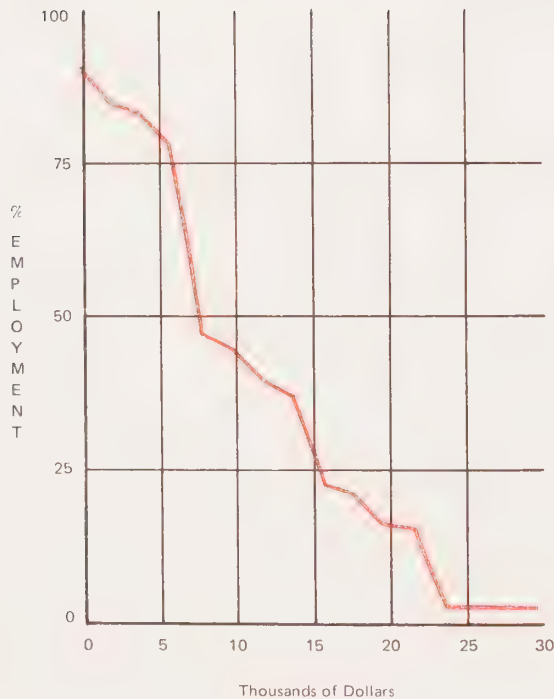
PROFILE 2*

PAID TIME AWAY FROM DUTY; 1973



LIFE INSURANCE

Death from Natural Causes; 1973

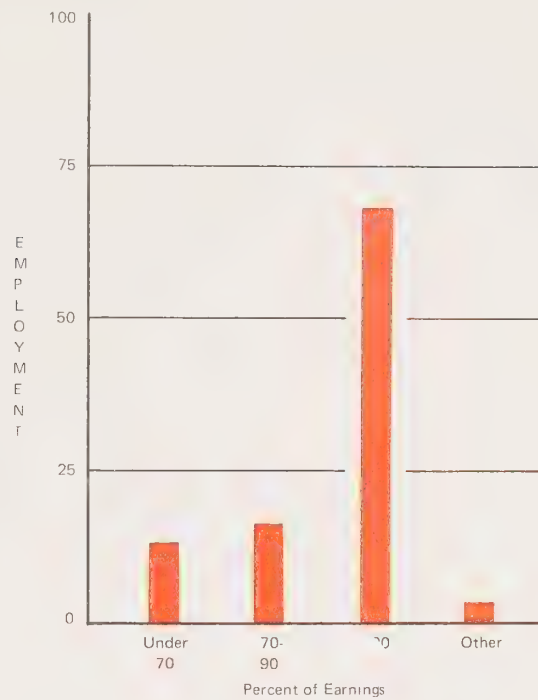


*An office worker, age 40, 10 years of continuous service, annual salary of \$8,000, female, one dependent.

PROFILE 2

SICKNESS BENEFITS

Two Months of Absence; 1973



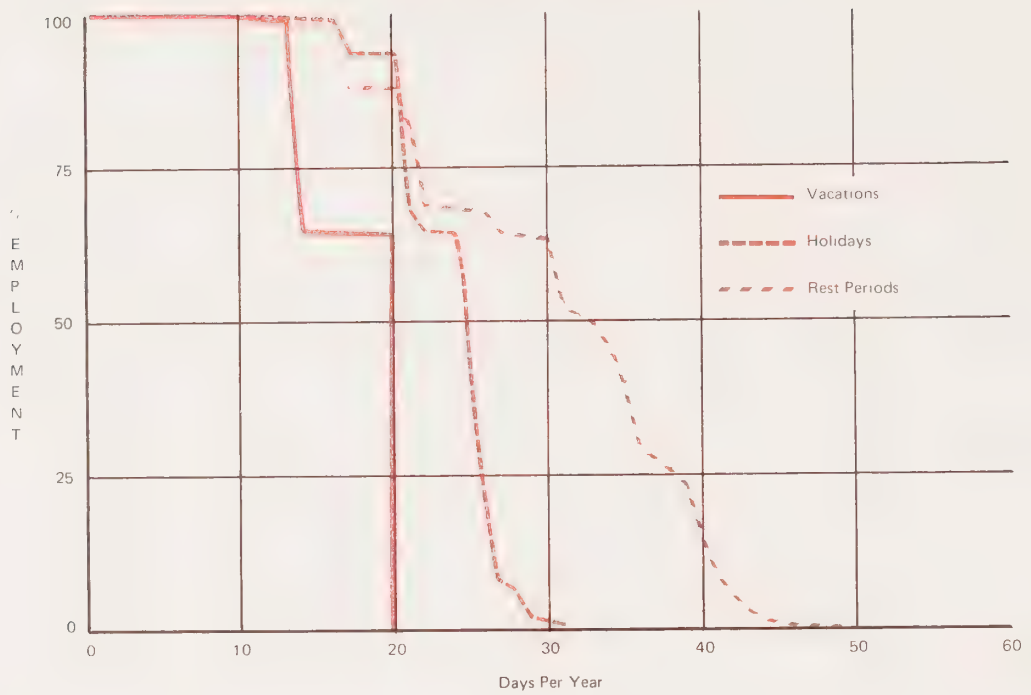
OVERTIME COMPENSATION

Four Hours on the First Day of Rest; 1972



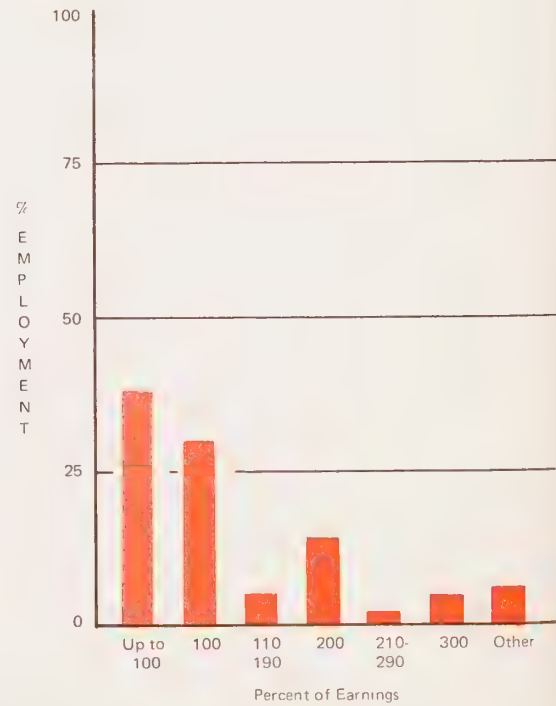
PROFILE 3*

PAID TIME AWAY FROM DUTY; 1973



LIFE INSURANCE

Death from Natural Causes; 1973

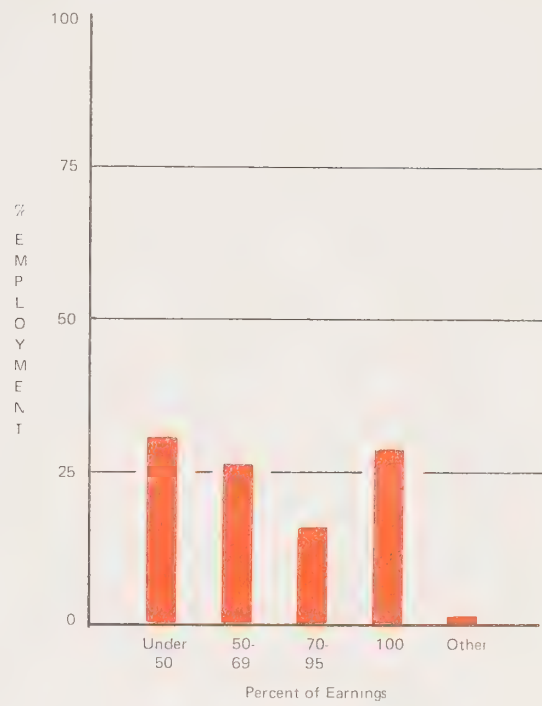
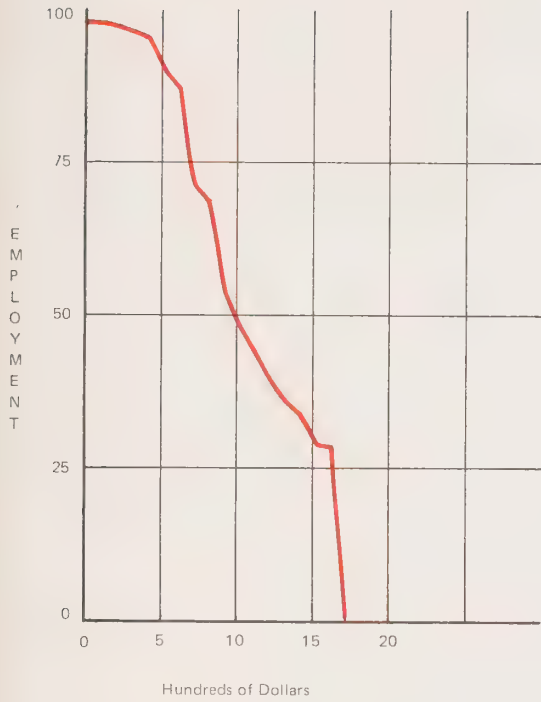


*A wage earner, age 25, 7 years of continuous service, annual straight-time earnings of \$10,000, male, one dependent.

PROFILE 3

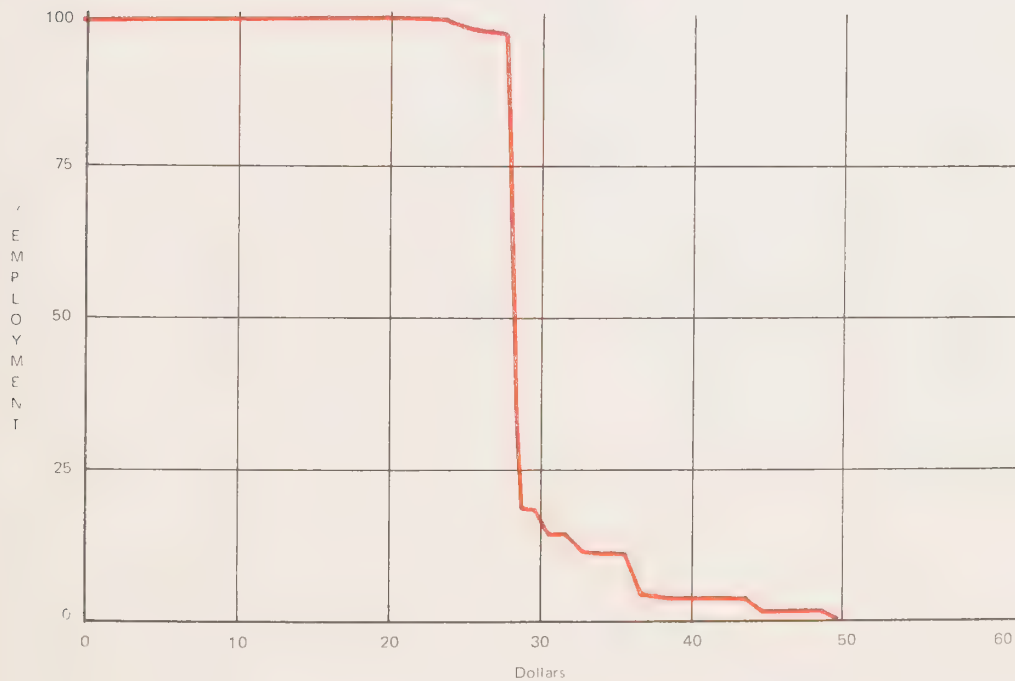
SICKNESS BENEFITS

Two Months of Absence; 1973



OVERTIME COMPENSATION

Four Hours on the First Day of Rest; 1973



PAID TIME AWAY FROM DUTY

Vacations, Holidays and Rest Periods; 1973

	Profile 1	Profile 2	Profile 3
PAID DAYS	(Administrative/ Professional)	(Office)	(Non-Office)
VACATIONS:			
— 10 days . . . . .	.2	.3	34.9
— 13 days	—	—	.3
— 15 days . . . . .	.3	73.1	64.4
— 20 days	44.7	26.6	.4
— 23 days	1.2	—	—
— 25 days	50.7	—	—
— 30 days	2.8	—	—
— 35 days . . . . .	.1	—	—
VACATIONS PLUS HOLIDAYS:			
— 14 — 19 days . . . . .	.1	.3	6.6
— 20 days	—	—	26.3
— 21 — 23 days	—	.3	2.7
— 24 days . . . . .	.1	15.3	23.5
— 25 days . . . . .	.9	42.5	21.5
— 26 days	—	13.6	12.0
— 27 — 28 days . . . . .	.2	.7	5.5
— 29 days	6.1	8.1	—
— 30 days	24.4	9.0	1.8
— 31 days	10.5	1.9	.1
— 32 — 34 days	8.4	7.2	—
— 35 days	33.8	1.1	—
— 36 — 38 days	12.3	—	—
— 39 — 44 days	3.2	—	—
VACATIONS PLUS HOLIDAYS PLUS			
REST PERIODS:			
— 18 — 19 days	—	—	2.4
— 20 — 24 days	—	5.4	19.5
— 25 — 29 days . . . . .	.2	4.3	5.7
— 30 — 34 days	13.9	15.9	22.6
— 35 — 39 days	24.8	19.6	23.1
— 40 — 44 days	19.8	30.8	15.7
— 45 — 49 days	21.9	12.6	1.2
— 50 — 54 days	9.4	1.6	—
— 55 — 59 days	2.2	—	—
— N/A, Informal rest periods	7.8	9.8	9.8

LIFE INSURANCE

Death from Natural Causes; 1973

	Profile 1	Profile 2	Profile 3
PAYMENT TO BENEFICIARY	(Administrative/ Professional)	(Office)	(Non-Office)
DOLLAR AMOUNT:			
— under \$5,000	2.5	7.7	6.9
— \$5,000 — \$9,000	1.1	36.4	29.3
— \$10,000 — \$14,000 . . . . .	.1	9.6	31.3
— \$15,000 — \$19,000	29.5	16.1	3.1
— \$20,000 — \$24,000	4.6	18.3	14.4
— \$25,000 — \$29,000	10.3	—	1.9
— \$30,000 — \$34,000	—	.8	5.4
— \$35,000 — \$39,000	17.1	—	.5
— \$40,000 — \$44,000 . . . . .	.8	.9	—
— \$45,000 — \$49,000	5.6	—	—
— \$50,000 — \$54,000	16.9	—	—
— over \$54,000	3.1	1.2	—
— not known	8.0	6.3	5.0
— no benefit . . . . .	.4	2.7	2.2
PERCENTAGE OF EMPLOYEE'S EARNINGS:			
— under 100%	3.9	13.2	36.2
— 100%	28.3	30.3	29.2
— over 100%, under 200%	15.9	10.4	5.2
— 200%	16.8	14.5	14.3
— over 200%, under 300%	7.7	7.1	2.0
— 300%	15.9	12.6	4.8
— over 300%	3.1	2.9	1.1
— not known	8.0	6.3	5.0
— no benefit . . . . .	.4	2.7	2.2

SICKNESS BENEFITS

Two Months of Absence; 1973

AMOUNT RECEIVED	Profile 1 (Administrative/ Professional)	Profile 2 (Office)	Profile 3 (Non-Office)
DOLLARS:			
— under \$450 . . . . .	.1	.1	4.4
— \$450 — \$549	—	.2	5.8
— \$550 — \$649	—	.1	2.0
— \$650 — \$749 . . . . .	.1	.6	16.0
— \$750 — \$849	—	4.1	2.3
— \$850 — \$949	—	9.6	14.9
— \$950 — \$1,049 . . . . .	.1	3.4	6.2
— \$1,050 — \$1,149	—	5.6	3.4
— \$1,150 — \$1,249	—	5.2	5.1
— \$1,250 — \$1,349	—	68.2	3.1
— \$1,350 — \$1,449	—	—	2.2
— \$1,450 — \$1,549 . . . . .	.1	—	5.5
— \$1,550 — \$1,649 . . . . .	.3	—	—
— \$1,650 — \$1,749	—	—	28.5
— \$1,750 — \$1,849	—	—	—
— \$1,850 — \$2,249	5.5	—	—
— \$2,400 — \$2,849	6.1	—	—
— \$3,000	80.1	—	—
— other	7.6	2.9	.6
PERCENTAGE OF EARNINGS:			
— under 50%	—	—	30.2
— 50% — 69%	—	—	25.4
— under 70% . . . . .	.7	12.6	—
— 70% — 95%	11.6	16.3	15.3
— 100%	80.1	68.2	28.5
— other	7.6	2.9	.6

OVERTIME COMPENSATION

Four Hours on the First Day of Rest; 1973

	Profile 1	Profile 2	Profile 3
DOLLARS PAID OUT:	(Administrative/ Professional)	(Office)	(Non-Office)
— none	51.4	3.4	.9
— \$15 — \$22	—	7.1	.5
— \$23	—	10.7	—
— \$24	—	36.7	.5
— \$25	—	11.9	.8
— \$26	—	19.3	.1
— \$27	—	—	.8
— \$28	—	2.1	78.0
— \$29 — \$33 .....	.7	8.8	7.2
— \$36	21.9	—	6.9
— \$38 — \$40	6.9	—	4.2
— over \$40	18.4	—	—
— not known .....	.7	—	.1

TECHNICAL NOTES

PERCENTAGES: All data are shown as percentages of employment within the given survey category. Employment is defined as the average number of employees on staff during the reporting year. For example, each profile for office employees is weighted by the average number of office employees reported by the establishment from which it was drawn.

BENEFITS: Assumptions and related information are listed below with descriptions of all calculations used to derive data for tabulations from raw data.

Paid Time Away from Duty, Rest Periods: Those establishments not granting rest periods were included in the total tabulation; those granting rest periods on an informal basis and not giving a time estimate were excluded. Rest periods for the management/professional group were generally described as being the same as for other office staff from a policy standpoint and were included as such.

Survey data on rest periods were obtained in total number of minutes per day. For each establishment, this number of minutes was taken as a proportion of the work day. For example, 30 minutes to 7½ hours is 1/15 or 6.6. These fractions were then applied to the number of days worked per year, that is 260 days less the days of vacation and holiday applicable to the profile.

Life Insurance: All age and length of service eligibility requirements are assumed to be satisfied.

Sickness Benefits: Unemployment insurance sickness benefits were excluded from the tabulations. Eleven small establishments had no other sickness benefits for their non-office employees (Profile 3) and one establishment covered its office employees (Profile 2) with sick leave for only the 10 day waiting period for these benefits.

Overtime: To obtain the hourly rate for each profile, the applicable annual salary for each profile was divided by the number of hours worked per week multiplied by fifty-two weeks. This rate together with the overtime formula for four hours of work on the first day of rest was then used to calculate the dollar amounts employees would receive for such work.

PART V

CONTINUING PART-TIME EMPLOYEES

CONTINUING PART-TIME EMPLOYEES

INTRODUCTION

In this section, data about benefits and working conditions for continuing part-time employees are presented for the first time. These are defined as regular staff members, as distinct from seasonal or casual employees, who have hours of work which are significantly less than the establishment's normal working hours.

The data shows the availability of individual benefits and the relationship of these benefits to the benefits available to regular full-time employees.

GENERAL

This presentation applies only to office and non-office employees. With respect to office employees, clerks, cashiers, switch-board operators, key-punch operators and receptionists were reported most frequently as working on a continuous part-time basis. In the non-office group, cafeteria workers, cleaning staff and watchmen comprised the bulk of the continuing part-time staff but other isolated occupations such as bottlers, plant labourers and mail room staff were also reported.

Most of the 64 establishments reporting continuing part-time employees had fewer than 30 of these employees on staff. The majority of employees reported are from a small number of establishments as illustrated in the distribution table.

HOURS PER WEEK

Information was accepted on continuing part-time employees whether they worked a specified number of hours per week, had a fixed daily or weekly schedule, or worked hours that fluctuated from time to time. The basic criteria was that they were considered to be regular rather than seasonal or casual. A total of 53.0% of the office and 45.9% of the non-office staff had fixed schedules. An overview of the schedule reported is given below.

APPLICATION OF BENEFITS

Comparisons which appear below cover continuing part-time employees in 64 establishments allocated to either the office or the non-office category as appropriate. These show the relatively between benefits received by comparable full-time and part-time employees. The following analysis refers strictly to benefits.

With respect to technological change, pay guarantees, (stand-by duty, call-back duty, reporting pay, week-end schedules, extra duty pay, pay for time in travel status) and financial benefits, (non-production bonuses, production bonuses, severance pay and retirement allowances) the coverage is almost always the same as for full-time employees when the benefit is applicable to part-time personnel.

1. Life and Travel Accident Insurance Plans

The majority of continuing part-time employees were not covered by Life Insurance Plans. However, 27% did receive coverage on the same basis as regular full-time employees usually with a relationship being established between their earnings and the value of the policy.

The majority of establishments had travel accident insurance plans for all employees (full and part-time), but there was no indication in the survey about the extent of travel for part-time employees.

2. Health Care Plans

About 40% of the continuing part-time employees received the benefit of employer contribution to Provincial Health Insurance Plans on the same basis as full-time employees.

Less than one quarter of the continuing part-time employees were covered by supplementary health insurance plans on the same basis as their full-time counterparts.

No continuing part-time employees were covered by dental care plans.

3. Sickness and Disability Benefits

Sick Leave and Sickness Indemnity

About 40% of the continuing part-time employees in the survey were protected against loss of income during periods for which they were unable to work by the same income protection plans as comparable full-time employees.

Supplements to Workmen's Compensation

Supplements to Workmen's Compensation were extended to over 20% of the continuing part-time employees in the study.

Long-Term Disability Insurance

Nearly 15% of the continuing part-time employees received the same coverage as full-time employees in the event of long-term disability. The others either were not eligible for the plan or worked for an employer that did not provide this coverage for comparable full-time employees.

4. Time Away from Duty

As previously mentioned, this survey included both those continuing part-time employees who work regular hours during the week and those part-time employees who supply their services on an as required basis in response to workload but who are considered continuing by their employer. Those employees receiving no holiday provisions and poorer provisions for other types of leave generally appeared to belong in the latter group.

Paid Vacations

Forty percent of all the continuing part-time employees surveyed enjoyed the same vacation plan as the other regular employees. For example, when full-time employees received four weeks at current straight time rates after 10 years of service corresponding part-time employees who worked a regular number of hours per week were eligible for the benefit.

Paid Holidays

About half the continuing part-time employees were granted the same holiday privileges as their full-time counterparts.

Paid Leave for Personal Reasons

About one quarter of the continuing part-time employees received the same benefit, proportionately, as full-time employees with respect to paid leave for personal reasons.

Paid Rest Periods

About half the employees in the sample were granted paid rest periods. In general these were accorded on the same basis as to full-time employees.

Educational Leave

The same educational leave provisions as applied to full-time employees were available to 18% of the continuing part-time employees in 14 establishments.

5. Pension Plans

With respect to pension plans, 29% of the continuing part-time employees had access to the same plan as regular employees. No employer reported separate pension provisions for any of the remaining 71%.

6. Union Affiliation

Twenty-one establishments with 38% of the continuing part-time employees stated that these employees had union affiliations. Agreements pertaining to part-time employees were obtained from seven of these employers and the references contained therein are summarized as follows:

- regular part-time employees defined as those expected to continue in their positions for at least a year and accorded full coverage by the agreement which also contained specific clauses concerning their movement into full-time positions and their hours of work.
- specific reference to applicability of each benefit to part-time employees
- same minimum rate schedule but no other coverage
- defined as working less than normal hours (two agreements)
- special provisions re holidays, vacations and sick leave
- guaranteed rest periods and sickness benefits

7. Premium Hours

Overtime

Fifty-five percent of the employees in the study were covered by the same overtime provisions as applicable to full-time staff. Several employers were careful to point out that this means overtime rates become applicable after the part-time employees have completed the same number of hours as full-time employees have to complete before being eligible for premium rates.

Shift Premiums

Fourteen employers engaging 28% of the continuing part-time employees subjected some of these employees to shift work for which they are paid the same differential as comparable full-time employees.

DISTRIBUTION OF ESTABLISHMENTS BY NUMBER OF CONTINUING PART-TIME EMPLOYEES

	OFFICE		NON-OFFICE	
	ESTAB.	EMPL.	ESTAB.	EMPL.
— Under 10 Employees	21	52	10	30
— 10 — 29	6	114	15	247
— 30 — 49	3	119	7	256
— 50 — 99	1	82	10	634
— 100 and Over	9	3618	4	2278
TOTAL	40	3985	46	3445

HOURS PER WEEK

	OFFICE	NON-OFFICE
	<i>(% of employment)</i>	
— 20 and Under Hours	1.4	6.4
— 21 — 25	39.6	38.7
— 26 — 30	12.0	.8
— Varies		
— 10 — 20	2.6	26.1
— 20 — 30	19.7	7.5
— 10 — 30	14.6	7.3
— Other Type of Variation	10.1	13.2
TOTAL	100.0	100.0

CONTINUING PART-TIME EMPLOYEES

	OFFICE	NON-OFFICE
SAMPLE (EMPLOYEES)	3,985	3,445
	<i>Percentage of Sample</i>	
1. INSURANCE PLANS		
LIFE INSURANCE:		
— Regular Plan	36.5	16.4
— Different Provisions	6.4	2.2
— No Coverage, Part-time	57.0	79.6
— N/A, All Employees . . . . .	.1	1.8
TRAVEL ACCIDENT INSURANCE:		
— Regular Plan	12.0	7.4
— No Coverage, Part-time	47.9	32.7
— N/A, All Employees	40.1	59.9
2. HEALTH CARE PLANS		
PROVINCIAL HEALTH INSURANCE		
CONTRIBUTIONS:		
— Standard Policy	38.7	40.1
— Different Policy . . . . .	.1	—
— No Contributions, Part-time	53.3	47.9
— N/A, All Employees	7.9	12.0
SUPPLEMENTARY HEALTH INSURANCE:		
— Standard Policy	25.2	16.1
— Different Provisions . . . . .	.1	—
— No Provisions, Part-time	52.4	48.2
— N/A, All Employees	22.3	35.7
3. SICKNESS AND DISABILITY BENEFITS		
SICK LEAVE AND SICKNESS INDEMNITY:		
— Regular Paid Sick Leave	26.5	38.2
— Regular Sickness Indemnity	9.3	.9
— Regular Combined Benefit	1.2	4.8
— Different Provisions	7.4	8.0
— No Benefits, Part-time	55.5	46.1
— N/A, All Employees . . . . .	.1	2.0
SUPPLEMENTS TO WORKMEN'S COMPENSATION:		
— Regular Provisions	25.7	19.8
— Different Provisions	6.5	2.2
— No Coverage, Part-time	67.4	78.0
— N/A, All Employees . . . . .	.4	—
LONG-TERM DISABILITY INSURANCE:		
— Regular Plan	11.4	16.0
— No Coverage, Part-time	21.1	39.9
— N/A, All Employees	67.5	44.1

	OFFICE	NON-OFFICE
4. TIME AWAY FROM DUTY		
PAID VACATIONS:		
– Regular Plan, Pro-rated Credits	34.6	48.3
– Different Provisions . . . . .	.5	2.9
– Minimum Specified By Law	64.9	48.8
PAID HOLIDAYS:		
– Regular Plan	48.2	54.5
– Different Provisions	6.9	5.1
– No Provisions, Part-time	44.9	40.4
5. PENSION PLANS:		
– Regular Plan	40.2	16.5
– No Coverage, Part-time	59.7	81.2
– N/A, All Employees . . . . .	.1	2.3
6. UNION AFFILIATION:		
– Covered by Collective Agreement	28.2	49.9
– Not Covered by Agreement	9.3	43.7
– N/A, No Agreements Obtained	62.5	6.4
7. PREMIUM HOURS		
OVERTIME:		
– Regular Plan	57.8	51.1
– Different Provisions . . . . .	.1	4.6
– No Provisions, Part-time	41.9	43.5
– N/A, All Employees . . . . .	.2	.8
SHIFT PREMIUMS:		
– Shift Differentials Apply	15.4	42.3
– No Shift Differentials Apply	22.8	8.9
– Only Full-time on Shifts	56.9	40.7
– N/A, No Shift Work	4.9	8.1

APPENDIX A

SURVEY SAMPLE STATISTICS

APPENDIX A: SURVEY SAMPLE STATISTICS

THE POPULATION BY INDUSTRY GROUP¹

Industry Group	Establishments	Employees
Electric Power and Gas	40	28,338
Communication	22	57,821
Mines, Quarries and Oil Wells	97	58,245
Finance and Real Estate	38	63,837
Transportation and Storage (excluding Railways)	192	73,976
Municipal Governments	30	79,801
Service	704	103,491
Hospitals and Universities	192	147,083
Trade	1,484	223,096
Manufacturing, Non-durable	1,345	452,767
Manufacturing, Durable	685	463,078
TOTAL	4,829	1,751,533

THE SAMPLE BY INDUSTRY GROUP

Industry Group	Establishments	Employees			
		1967	1969	1971	1973
Electric Power and Gas	8	11,818	9,971	10,522	10,911
Communication	8	22,838	23,700	25,315	27,566
Mines, Quarries and Oil Wells	8	4,236	4,509	5,656	5,628
Finance and Real Estate	8	8,318	8,742	8,831	8,477
Transportation and Storage (excluding Railways)	8	3,444	3,484	3,885	4,436
Municipal Governments	8	15,114	15,863	15,455	17,821
Service	10	802	1,396	1,374	1,634
Hospitals and Universities	14	28,013	28,135	28,187	27,242
Trade	21	14,747	13,969	12,605	11,870
Manufacturing, Non-durable	42	15,914	18,760	16,625	17,745
Manufacturing, Durable	43	45,070	44,217	38,150	39,475
SUB-TOTAL	178	170,314	172,746	166,605	172,805
Plus: 2 Pre-determined					
Establishments	2	25,306	23,507	24,361	22,086
TOTAL	180* ²	195,620	196,253	190,966	194,891

¹ The larger establishments employing 75% of each industry group, Wage Rate Survey, October 1, 1966.

² The number of establishments that actually reported numbered 178, 177, 178 and 180 for 1967 through 1973 respectively. Expenditure returns were received from 147 establishments for 1973.

APPENDIX B

DEFINITIONS

APPENDIX B: DEFINITIONS

Office Employees: Clerical, stenographic, technical, general office workers and non-office supervisors above the level of working foremen.

Non-office Employees: Usually wage earners or hourly paid staff, including production, maintenance, warehouse, shipping, delivery staff, routemen and working foremen.

Continuing Part-time Employees: Employees who are regular staff members, as distinct from seasonal employees, having hours of work significantly less than the establishment's normal working hours.

Administrative Employees: Employees below the executive level responsible for the conduct and control of the activities of the organization and engaged in the direction and motivation of its employees.

Professional Employees: Individual employees whose work is predominantly non-routine, requires discretion and judgement and is based on the application of a comprehensive body of knowledge.

Executives: Officers involved in planning and policy typically reporting to the Presidential level.

Employment: The survey establishment weighted by numbers of administrative/professional, office or non-office employees.

Annual Average Number of Employees: The number of employees drawing pay during the last pay period of each of twelve months, averaged.

Establishment: An operating unit having an independent existence in the sense that it contains within itself all of the elements needed to carry on its activities. It is typically a factory, mine, store or similar unit of an organization or an independent firm.

Industry Group: A family of industries sharing a common purpose, for example, service, trade, manufacture, etc.

Industry: "A group of operating units, e.g. companies or establishments engaged in the same or similar kinds of economic activity, e.g. logging camps, coal mining, clothing factories, department stores, laundries". (Standard Industrial Classification Manual, Revised 1970; Statistics Canada, Catalogue No. 12-501 Occasional).

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EMPLOYEE BENEFITS AND CONDITIONS OF EMPLOYMENT IN CANADA

HIGHLIGHTS OF STUDIES ON PREVALENCE
CHARACTERISTICS AND COSTS
FROM 1967 TO 1976

PAY RESEARCH BUREAU

Public Service Staff Relations Board



EMPLOYEE BENEFITS AND CONDITIONS OF EMPLOYMENT IN CANADA

**Highlights of Studies on Prevalence, Characteristics and Costs
from 1967 to 1976**

PAY RESEARCH BUREAU
Public Service Staff Relations Board

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FOREWORD

The Pay Research Bureau has prepared this publication, the third one of its kind, as a vehicle for the wider distribution of its survey findings on benefits and working conditions. The report is designed to highlight major areas of interest while respecting the confidentiality of the data provided by the survey participants.

Every two years since 1961, the Pay Research Bureau has conducted a survey of a selection of benefits and working conditions in organizations outside the Public Service of Canada. These studies examine the prevalence and characteristics and related benefit expenditures. Reports on each survey are made available to the officials concerned with determining benefits and working conditions in the Public Service. They are also distributed to officials in the survey organizations. In preparing this report, the Bureau has attempted to fulfill a need for more public data on benefits and working conditions, a need reflected in the many requests it receives and in public discussions.

The sample of organizations has remained relatively stable over the past five surveys. This has permitted the presentation of some trend material over a nine year period. The number of establishments which actually provide data does, however, vary from survey to survey. As this was especially true in 1976, such variance may have some effect on the trend material presented in this report.

The Bureau wishes to express its sincere appreciation to the participants for their excellent co-operation during the course of these surveys.

This report was prepared by R. Hanson and members of the Benefit Section under the direction of K. Szabo. The graphic presentation was prepared by L.R. Couroux and J. Benoit.

March, 1977

R.C. DesLauriers,
Director General

EMPLOYEE BENEFITS AND CONDITIONS OF EMPLOYMENT

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PART I

INTRODUCTION

INTRODUCTION

THE PAY RESEARCH BUREAU

The Pay Research Bureau is a component of the Public Service Staff Relations Board. It is charged with gathering information in respect to rates of pay, employee earnings, conditions of employment and related practices prevailing inside and outside the Public Service. Reports which result from surveys conducted by the Bureau are usually distributed in confidence and only to appropriate senior officials of government, of organizations representing federal government employees and of organizations participating in the surveys.

Since the advent of collective bargaining in the Public Service in 1967, the Pay Research Bureau has conducted at least two major field surveys each year. These have included salary surveys of individual occupations of scientific, professional, technical, administrative, office and operational categories of personnel as well as the comprehensive benefits and working conditions surveys. Each major survey covers, on the average, about 200 organizations. Practices in the Public Service of Canada in the field of benefits and working conditions are not reflected in this report. Periodically, the Bureau issues a separate report on this subject.

Prior to each survey, consultations are held with the employer and employee organizations to obtain their views and requirements. In addition, the suggestions received from participants are taken into account. Required information is normally collected during personal interviews with officials of participating organizations. This involves a detailed matching of job duties and responsibilities for pay surveys and the completion of extensive questionnaires for benefit surveys. After the survey visits, a careful and detailed edit is carried out to identify and correct anomalies. The data are then processed by computer and presented in an appropriate statistical format with narrative support.

THE BENEFITS AND WORKING CONDITIONS SURVEY

Every two years since 1961 the Pay Research Bureau has conducted a survey on a selection of benefits and working conditions using samples representative of a specified group of industries. In these studies, prevalence and characteristics and some related benefit expenditures are examined. Survey subjects include paid time away from duty, life and health insurance plans, salary continuation plans, pension plans, hours of work, technological change, premium pay, financial benefits and working conditions. The present sample is representative of three-quarters of the Canadian labour force for all industries except primary products and construction. In developing the sample, establishment size and geographic location were taken into account.

Part II of this publication contains a selection of statistics on the principal characteristics of benefits and other conditions of employment and Part III presents information on employer expenditures on these benefits and working conditions. The basic sample used for this study has remained relatively stable over five cycles, therefore trend data are presented for those items measured consistently over the nine year time-span. Graphs are included for rapid visual comprehension and supporting tables inserted for more intensive study. Narrative introductions define the scope of each benefit or working condition and provide general information.

Effective Date

This report refers specifically to 1967 and 1976. In previous years, the effective date of the incidence and characteristics portion of the survey was set at December 31. For the latest survey, however, the effective date was set at January 1, 1976 to assure that the incidence and characteristics data are as current as possible. Data collected in the expenditure portion of this survey, however, generally applied to calendar 1975. Field work was conducted from January to April of 1976 to increase the effectiveness of discussion on these expenditure returns.

Survey Co-ordination

Prior to each survey the Pay Research Bureau determines which other government agencies, federal or provincial, are undertaking or contemplating benefit studies and seeks to co-operate with them. This effort complies with participant requests to eliminate duplication of effort on their part and has been found to foster understanding and helpful exchange of information among all the parties involved.

Each of the ten provincial governments is approached with respect to coordinating its needs for data on benefits and working conditions within the scope of the Pay Research Bureau survey. As a result, in 1976 four provinces each sent an officer or officers to the survey briefing sessions who later conducted field interviews within their own provinces. Co-operating provinces receive access to the information collected within their jurisdictions. The four provinces and departments involved in 1976 were:

New Brunswick: Treasury Board
Nova Scotia: Civil Service Commission
Ontario: Civil Service Commission
Quebec: Bureau de Recherche sur la Rémunération

Effective Date

This report refers specifically to 1967 and 1976. In previous years, the effective date of the incidence and characteristics portion of the survey was set at December 31. For the latest survey, however, the effective date was set at January 1, 1976 to assure that the incidence and characteristics data are as current as possible. Data collected in the expenditure portion of this survey, however, generally applied to calendar 1975. Field work was conducted from January to April of 1976 to increase the effectiveness of discussion on these expenditure returns.

Sample

The present sample was developed in association with Statistics Canada to provide a continuing source of representative information for the evaluation of benefits and working conditions in Canada for comparison with the federal government. Surveys prior to 1967 were conducted on various sample and employment bases.

The source of employment selected as a base for the current sample was the Canada Department of Labour's Wage Rate Survey as of October 1, 1966. The Wage Rate Survey was designed to gather information from all establishments, in selected industries with at least twenty employees in any one month of the year. Establishments in each of eleven industry groups were arranged in descending order of total numbers of employees. From these listings the first 75 per cent of the employees with their corresponding establishments were retained for purposes of selecting a sample.

The establishments in the sample were chosen from the eleven industry groups in proportion to the size of each industry with a minimum representation of eight establishments in each industry group. The sample was drawn systematically from a random starting point within each industry group. Included in the sample design was a method of substitution to ensure appropriate regional distribution and replacement of firms unable to participate. Consequently, the sample of 180 establishments remained relatively stable from 1967 to 1973. In 1976, while the basic sample was unchanged from that of 1973, the number of establishments reporting in the industrial survey sample was reduced approximately 19% from 1973. This is primarily due to the deletion from the sample of eighteen establishments which had previously reported a very small percentage of observations and the inability of another seventeen establishments to participate in the 1976 survey, for which only one substitution was made. The reduction in the number of establishments which provided data in 1976 may have some effect on the trend material presented in this report. The eleven industry groups, the population from which the sample was developed, and actual survey sample statistics for 1967, 1969, 1971, 1973 and 1976 are shown in Appendix A.

Survey Procedures

Two questionnaires are prepared, one for incidence (prevalence) and characteristics, to be completed during the survey interview, and one for expenditures, to be completed prior to our officer's visit and discussed during the interview. The basic concepts behind both questionnaires and their format have remained unchanged for the five subject surveys. They reflect the contributions of the federal employers, employee representatives and the co-operating survey agencies. The questionnaires are sent to participating organizations approximately two weeks in advance of scheduled interviews to enable participants to familiarize themselves with the incidence and characteristics questions and to complete the expenditure portion prior to the interview.

Two weeks of briefing sessions are held during which officers scheduled to participate in the field work are made familiar with the benefit plans and working conditions under study. Field survey work then commences and, after three

days of interviews, officers meet to discuss any problems encountered and to work out common approaches to these difficulties. Officers then travel across the country, working individually, but maintaining contact with Ottawa for co-ordination of interviews and to ensure any technical difficulties are resolved with consistency.

Completed questionnaires are edited by officers who participated in the field work. Apparent anomalies or discrepancies are discussed with the officer who completed the return and are checked against benefit plan literature or collective agreements provided at the time of the interview. In some cases further checks are made with company officials. Accuracy of the returns is further assured by comparisons with previous surveys and cross-checks between the characteristics and expenditure returns. Data are coded during the editing process and are then transferred to punch cards. The edit runs based on these cards, the calculations and, finally, the computer print-outs of the tables to be incorporated in the report are thoroughly checked at all stages both by computer edit and then manually.

Survey Categories

In all four surveys, the data were obtained on the basis of office and non-office employees, as defined in Appendix B. These two groups of employees are used for weighting purposes throughout the report. If benefits differed for certain employees within a survey category, the data applying to the majority of working level office or non-office staff were processed. In most instances, the overall benefit plans did not vary significantly between major groups, occupations and levels (for example, supervisory and non-supervisory; union and non-union).

During the 1971 survey, an extensive study was conducted to ascertain if management and professional employees received the same benefits and conditions of employment as other office employees. As a result of positive responses from users of the 1971 report, the survey category "Management/professional" was maintained as a separate survey category for 1973 and 1976. For the management/professional category, significant differences in prevalence and characteristics of benefits and working conditions occurred in the following areas:

- Paid Vacations
- Overtime Compensation
- Shift Work
- Week-end Work
- Call Back Duty
- Stand-by Duty
- Extra Duty

Consequently, separate data are reported for this category in the appropriate section of this publication.

Statistical Presentation

All data are shown as percentages of office and non-office employment. Employment is defined as the average number of employees on staff during the reporting year. As previously explained, the office and non-office survey categories comprise all the employees in the establishments of the sample. In effect, the percentages shown refer to the number of establishments weighted by their average numbers of employees. For conditions that apply to all employees, for example, hours of work, insured benefits and paid time away from duty, the percentages shown parallel the percentage of employment that actually receive the benefit; for other conditions, such as shift differentials, which do not apply to all employees, this inference should not be drawn.

Each benefit is introduced by its prevalence. This prevalence, or incidence, shows the applicability of the benefit. Characteristics information, or details of the benefit, follows in terms of percentage of prevalence unless otherwise noted. Sometimes the percentage of prevalence closely parallels the percentage of total employment, as is the case for those items comprising paid time away from duty. In every case the percentage basis for characteristics is clearly identified by footnotes.

Cost data are presented in terms of mean employer expenditures calculated on the bases of percentages of straight-time payroll and dollars per employee. Further information of an interpretive nature with respect to costs is located at the beginning of Part III.

PART II

PREVALENCE AND CHARACTERISTICS

GROUP

LIFE

INSURANCE

GROUP LIFE INSURANCE

Group life insurance provides a specified cash entitlement to an employee's beneficiary or his estate in the event of that employee's death. The graphs and tables show that group life insurance is a nearly universal benefit to which most employers contribute. Over the time period covered by this report an increasing percentage of employers are paying 100% of the cost of the premiums for this benefit. Among office employment payment of this insurance is most often in the form of a percentage of salary while the most frequent formula in the non-office group is a uniform dollar amount. Salary grade formulae seem to be decreasing in importance. Other formulae depend on such factors as marital status, number of dependents, age and service. It would appear that in those organizations with female employees, the females now have coverage that is on a par with that of the males. The chart which depicts maximum coverage for office employees reveals the changes that have occurred since 1967. Then, many women received less than \$5,000 maximum coverage. By 1976, their coverage was almost identical to that of the male employees.

Other tables provide information on provisions for supplementary benefits. One of these tables shows an increase in the percentage of employment eligible to receive supplementary group life insurance. Few plans yet contain provisions for life insurance on the lives of employees' dependents. Most plans have special provisions for disability which include either the cash payment of the policy amount or, at least, the waiver of the requirement that the disabled employee pay his share of the premiums. The last table provides information on protection available, in addition to the basic life insurance, in the event of accidental death and dismemberment. Such additional protection is now available to 46% to 54% of total employment.

GROUP LIFE INSURANCE

	OFFICE		NON-OFFICE	
	1967	1976	1967	1976
		<i>(% employment)</i>		
PREVALENCE	95.4	96.7	96.1	97.4
Employer Contributions*				
– No Contributions	7.6	2.0	2.8	1.3
– Under 50%	6.6	11.3	4.0	9.1
– 50%	63.7	24.3	51.3	18.1
– 51% – 99%	12.3	6.2	24.6	8.6
– 100%	7.2	37.4	15.3	48.7
– Other	2.6	18.8	2.0	14.2
Formulae for Coverage, Males*				
– Uniform	12.7	15.7	53.0	48.4
– Percent of Salary	41.1	46.2	24.0	28.5
– Salary Grade	19.1	4.1	14.7	7.3
– Other	27.1	34.0	8.3	15.8
Formulae for Coverage, Females*				
– Same as for Males		92.3		78.4
– Lower than Males		3.1		2.1
– With Dependents, same as for Males		4.6		1.5
– N/A, No Females		–		18.0
Maximum Coverage, Males*				
– Under \$5,000	8.5	8.9	29.8	8.6
– \$5,000 – \$10,000	6.5	7.3	33.3	28.2
– \$11,000 – \$50,000	27.7	20.5	9.1	22.3
– \$51,000 – \$99,000	12.3	5.8	5.2	3.9
– \$100,000 and over	13.1	17.4	6.1	12.8
– Other	31.9	40.0	16.5	24.2
Maximum Coverage, Females*				
– Under \$5,000	29.3	11.3	46.6	8.4
– \$5,000 – \$10,000	3.4	7.3	15.1	18.7
– \$11,000 – \$50,000	19.3	20.3	8.6	19.6
– \$51,000 – \$99,000	10.4	3.6	4.6	3.3
– \$100,000 and over	10.9	17.4	4.9	11.9
– Other	26.7	40.1	15.0	19.7
– N/A, No Females	–	–	5.2	18.4

* percentages apply to prevalence.

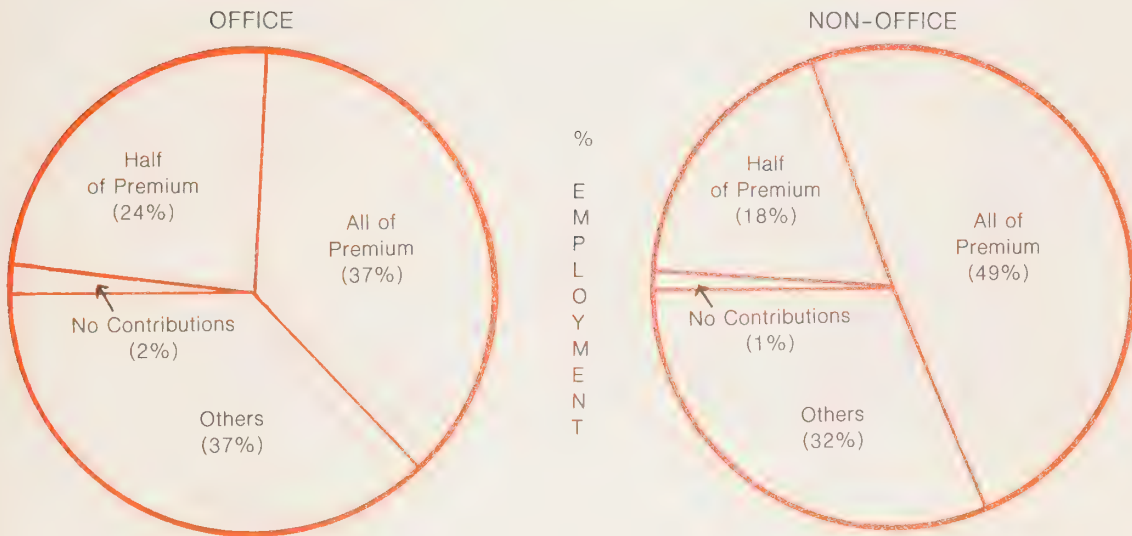
GROUP LIFE INSURANCE

	OFFICE		NON-OFFICE	
	1967	1976	1967	1976
		<i>(% employment)</i>		
Supplementary Group Life Insurance*				
– Employer Contribution	1.6	18.3	2.4	3.4
– No Employer Contribution	11.8	23.4	5.7	15.5
– Not Available	86.6	58.3	91.9	81.1
Dependents' Life Insurance*				
– Employer Contribution		13.7		9.7
– No Employer Contribution		8.9		6.9
– Not Available		77.4		83.4
Disability Provisions*				
– Cash Payment of Policy Amount		18.7		29.6
– Life Insurance Premiums Waived		45.3		35.5
– No Provisions		1.0		4.9
– N/A, No Employee Contribution		35.0		29.9
Accidental Death and Dismemberment				
Maximum Benefits, Death*				
– Under \$10,000	3.0	.4	15.9	17.8
– \$10,000 – \$20,000	4.8	2.2	4.5	5.8
– \$25,000 – \$75,000	9.4	6.0	4.0	2.5
– \$100,000 and over	9.2	14.4	4.4	10.5
– Other	22.1	23.0	11.7	17.3
– Not Available	51.5	54.0	59.5	46.1
Maximum Benefits, Loss of One Limb*				
– Under \$10,000	6.3	.8	18.1	18.5
– \$10,000 and over	18.9	19.8	8.2	13.8
– Other	17.1	24.7	12.2	20.6
– Not Available	57.7	54.7	61.5	47.1

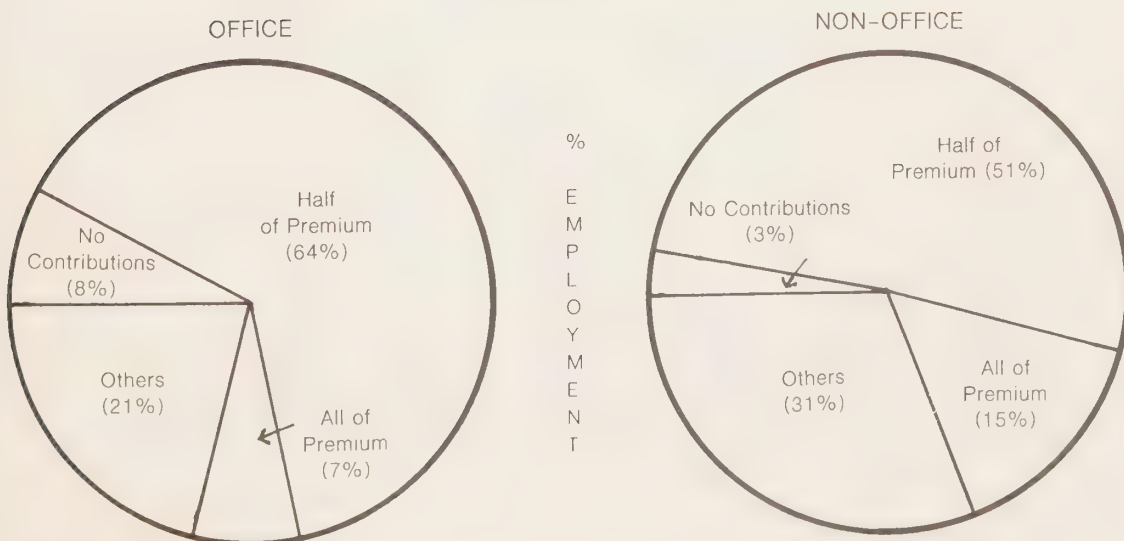
* percentages apply to prevalence

GROUP LIFE INSURANCE

EMPLOYER CONTRIBUTIONS, 1976

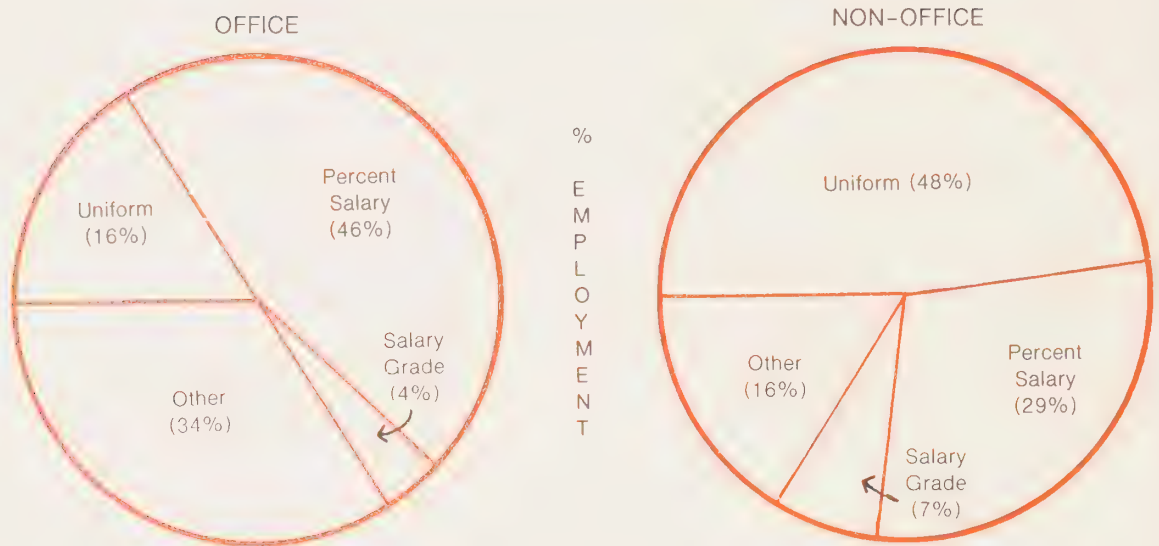


EMPLOYER CONTRIBUTIONS, 1967

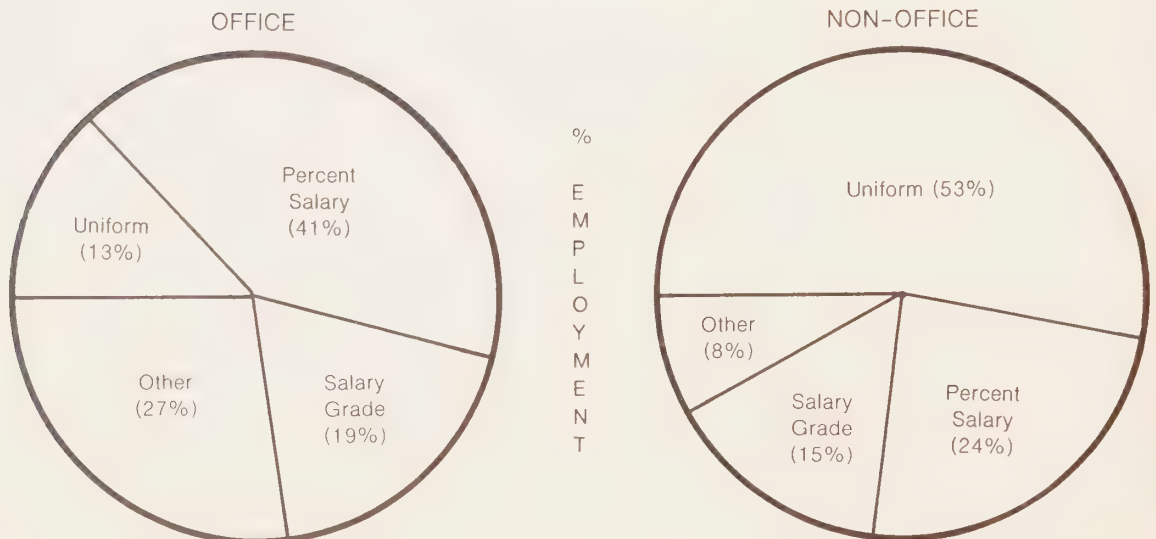


GROUP LIFE INSURANCE

FORMULAE FOR COVERAGE, MALES, 1976



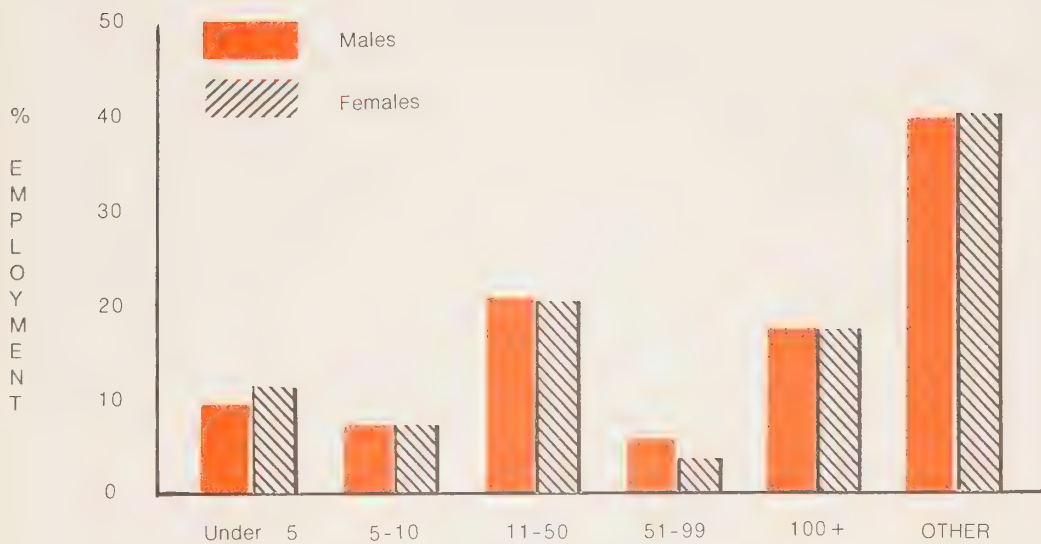
FORMULAE FOR COVERAGE, MALES, 1967



GROUP LIFE INSURANCE

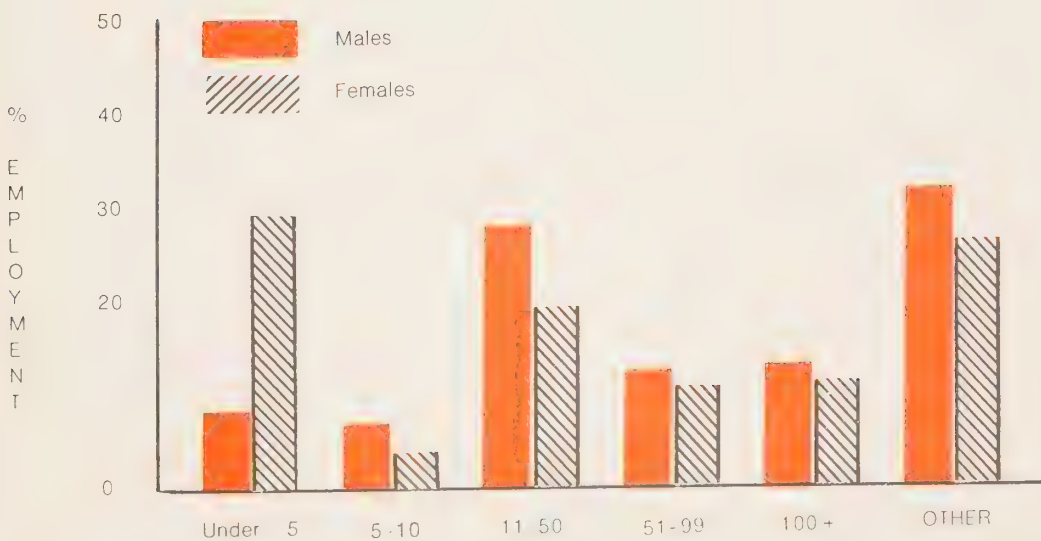
MAXIMUM COVERAGE, OFFICE

1976



THOUSANDS OF DOLLARS

1967



THOUSANDS OF DOLLARS

**HEALTH
INSURANCE**

Provincial Health Care

Supplementary Health Insurance Plans

Dental Care Plans

PROVINCIAL HEALTH CARE

The Medical Care Act and the Hospital Insurance and Diagnostic Services Act provide for a federal government contribution of one-half the costs of insured health services to those provinces operating plans which meet specified criteria. All provinces have introduced such plans. Three provinces (British Columbia, Alberta and Ontario) levy premiums to assist with the funding of their costs; one (Quebec) uses a provincial income tax surcharge and special employer contributions; the other six provinces (Saskatchewan, Manitoba, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland) draw funds from general revenue. The following table shows the employee tax in Quebec and the monthly premiums in the three provinces that use direct funding:

	Single	Couple	Family
Quebec*	.8% earnings	.8% earnings	.8% earnings
Ontario**	\$11.00	\$22.00	\$22.00
Alberta**	\$5.75	\$11.50	\$11.50
British Columbia**	\$5.20	\$10.40	\$13.01

* In April, 1976 changes occurred in Quebec's income tax surcharge. Married persons with a net income exceeding \$5,000 and single persons with a net income exceeding \$2,500 now contribute 1.5% of their net earnings. An annual maximum of \$188 in 1976 and \$235 in 1977 applies to most employees.

** In 1976 changes occurred in the monthly premiums levied by all three provinces. As of May 1, 1976 a single person now contributes \$16.00 and a couple or family now pays \$32.00 in Ontario. As of April 1, 1976 a single person now contributes \$6.40 and a couple or family now pays \$12.80 in Alberta. As of April 1, 1976, a single person contributes \$7.50, a couple, \$15.00 and a family \$18.75 in British Columbia.

The percentages on prevalence shown in the table which follows merely reflect the fact that all ten provinces now have health care plans. The figures on financing show the percentages of total employment in provinces with direct financing and provinces with indirect financing. The information on employer contributions applies only to those provinces who finance their plans directly through either premiums or income tax surcharges. A chart which appears following the section on Supplementary Health Insurance Plans reveals that for a majority of the employees covered in this report, the employer made some contribution to the employee's premiums in British Columbia, Alberta and Ontario and to the employee tax in Quebec.

PROVINCIAL HEALTH CARE

	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE	100	100.0
Financing*		
– Direct	87.6	85.6
– Indirect	12.4	14.4
Employer Contribution to Family Premiums**		
– No Contribution	6.3	3.6
– \$2.50 – \$7.25	19.8	16.1
– \$7.50 – \$12.25	2.4	2.7
– \$12.50 – \$17.75	10.4	5.1
– \$22.00	13.7	31.6
– N/A, Quebec	47.4	40.9
Employer Contributions to Family Premiums by Province**		
1) Ontario		
– No Contribution	5.2	3.2
– 1% – 49%	2.3	.5
– 50%	.8	.8
– 51% – 99%	8.8	2.4
– 100%	13.7	31.6
2) Alberta		
– 50%	10.9	7.6
– 51% – 99%	1.5	.6
– 100%	.3	1.2
3) British Columbia		
– No Contribution	1.0	.4
– 50%	6.4	8.0
– 70%	.0	.1
– 100%	1.6	2.7
4) Quebec, to .8% Employee Tax		
– No Contribution	23.5	18.5
– 100%	20.1	7.3
– Flat Amount	.0	9.7
– Others	3.9	5.3

* percentages apply to prevalence

** percentages apply to direct financing

SUPPLEMENTARY HEALTH INSURANCE PLANS

Supplementary health insurance provides protection against the costs of health care not covered by the provincial plan. Federal contributions for provincially sponsored medical care plans are based on costs of all medically required services rendered by a physician or surgeon. Some provinces have extended the coverage of their medical care plans to incorporate additional benefits as follows:

Province	Benefits Beyond Federal Minimum
Newfoundland	Optometry
Quebec	Artificial limbs, optometry
Ontario	Ambulance services, chiropractic, osteopathy, podiatry, optometry
Manitoba	Prescribed drugs, artificial limbs, chiropractic, optometry
Saskatchewan	Chiropractic, optometry
Alberta	Chiropractic, optometry, osteopathy, podiatry
British Columbia	Private nursing services, physiotherapy, naturopathy, osteopathy, chiropractic, optometry, podiatry, orthoptic treatment.

The graphs and tables which follow list the preceeding medical benefits plus others for which no provincial insurance applies. These show the proportion of employees to whom each benefit is provided, and, in the case of the graphs, whether the coverage is under provincial or private plans. For 1976 most supplementary plans made provision for costs of private nursing services, prescribed drugs, physiotherapy, ambulance services and semi-private and private hospital accommodation.

Information is also presented on employer contributions to these plans, deductible amounts, percentage of expenses paid and maximum payments. For a majority of employees covered in this report employers made some type of contribution towards the cost of the plans. Most commonly, the employee is responsible for an initial deduction of \$25.00 per year and is reimbursed for 80% of costs above this amount. For many employees, the supplementary health insurance plan to which they contributed did not specify any maximum payment per individual for which the insurer would be responsible.

SUPPLEMENTARY HEALTH INSURANCE PLANS

	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE	94.7	91.9
Employer Contribution to Principal Plan*		
– No Contribution	20.4	24.2
– 25% – 49%	.3	.4
– 50%	31.9	26.3
– 51% – 70%	4.3	3.4
– 75% – 90%	1.3	5.1
– 100%	41.3	38.4
– Other	.5	2.2
Benefit Coverage*		
– Private Nursing Services	93.5	88.6
– Prescribed Drugs	93.9	93.5
– Physiotherapy	77.0	79.2
– Artificial Limbs	47.9	51.5
– Ambulance Services	71.4	64.0
– Naturopathy	23.6	15.4
– Chiropractic	32.9	32.8
– Osteopathy	27.4	29.6
– Podiatry	29.9	33.6
– Optometry	5.5	6.3
– Orthoptic Treatment	30.2	38.8
– Semi-private Hospital	97.2	96.6
– Private Hospital	70.2	51.3
Deductible Amount Per Individual*		
– No Deductible	7.7	14.2
– \$10.00 – \$12.50	16.5	14.7
– \$15.00	16.6	17.5
– \$20.00	.1	–
– \$25.00	49.6	45.3
– \$30.00 – \$50.00	7.5	5.3
– Other	1.8	2.5

* percentages apply to prevalence

SUPPLEMENTARY HEALTH INSURANCE PLANS

	OFFICE 1976	NON-OFFICE 1976
	(% employment)	
Percentage of Expenses Paid*		
— 80%	57.5	46.5
— 85%	.2	.5
— 90%	12.9	10.5
— 100%	26.2	40.1
— Other	3.2	2.4
Maximum Payment Per Individual*		
— \$1,000	—	.6
— \$5,000	5.8	20.8
— \$8,000	4.1	6.1
— \$10,000	21.4	14.2
— \$15,000 — \$20,000	11.3	4.4
— Over \$20,000	2.3	—
— Other	8.8	7.7
— No Maximum	46.3	45.2

* percentages apply to prevalence

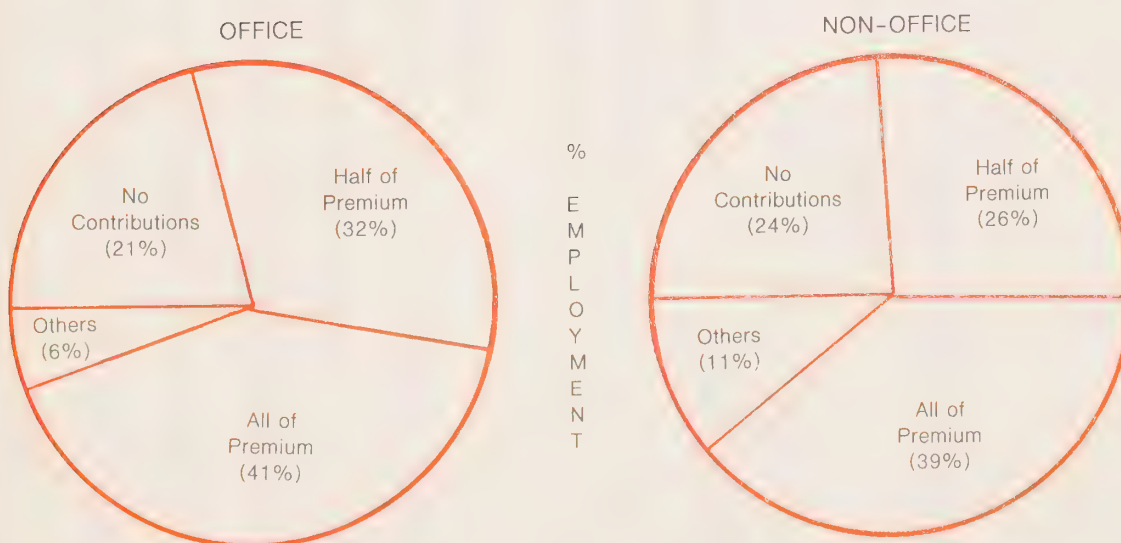
PROVINCIAL HEALTH CARE

EMPLOYER CONTRIBUTIONS, 1976*



SUPPLEMENTARY HEALTH INSURANCE PLANS

EMPLOYER CONTRIBUTIONS, 1976



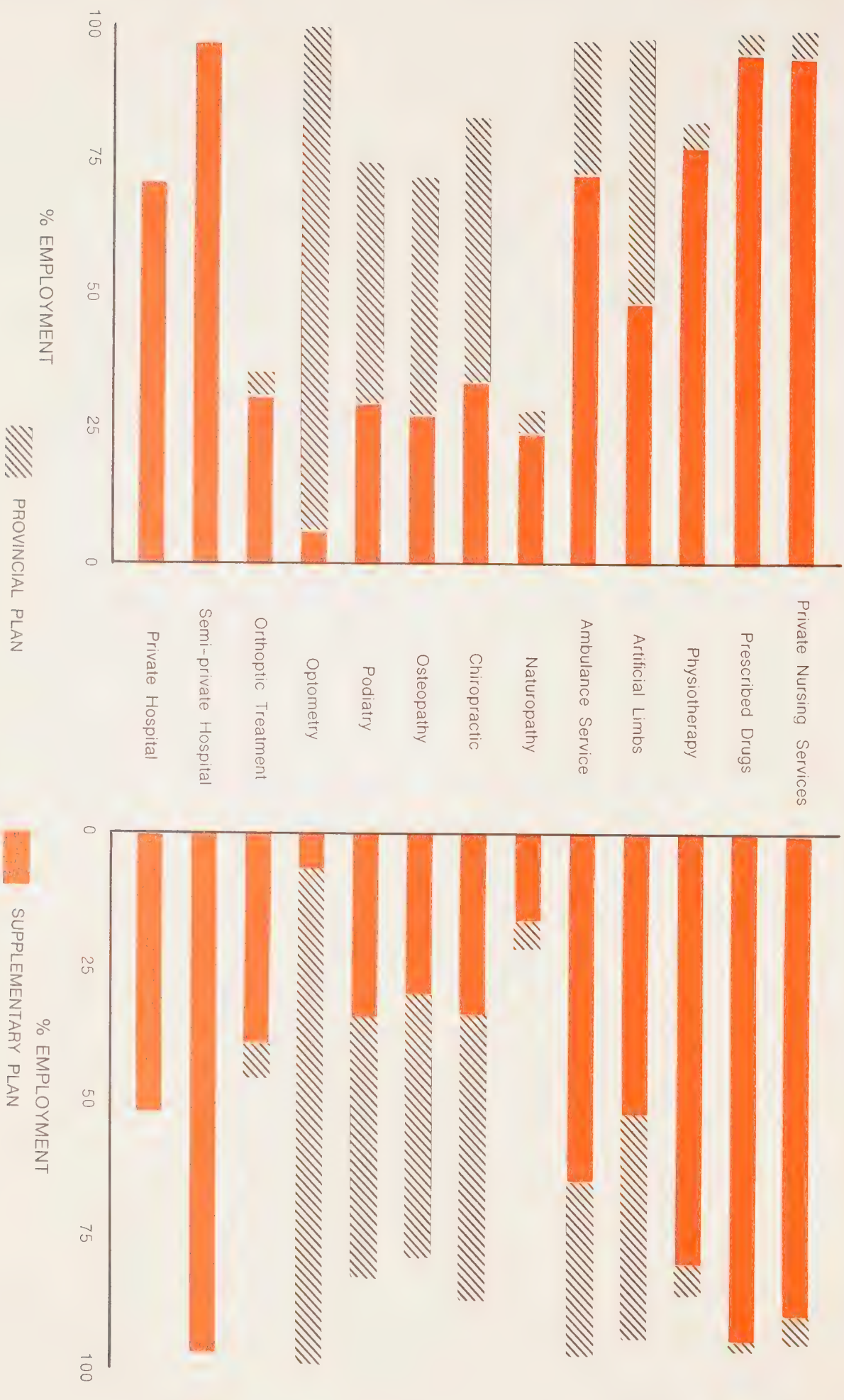
*To family premiums or employee tax in British Columbia, Alberta, Ontario and Quebec

SUPPLEMENTARY HEALTH INSURANCE PLANS

OFFICE

BENEFIT COVERAGE, 1976

NON-OFFICE



DENTAL CARE PLANS

Dental care insurance provides coverage for normal dental care, that is, examinations and various necessary treatments not covered by provincial health care plans. Normal dental care does not include emergency dental services required as a result of accidents. These are covered by provincial plans.

In 1973, the first time this benefit was surveyed, only 7% of office and 17% of non-office employment enjoyed this benefit. For 1976, the incidence rose to 20% for office employees and 32% for non-office employees. The table which follows shows that all employers made some contribution to these plans where they existed. Orthodontics was the only kind of treatment not widely covered under these plans. Almost all dental care plans included provisions for coverage of the employee's dependents.

	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE	19.7	31.9
Employer Contribution*		
– 25% – 49%	7.2	3.4
– 50%	24.5	18.1
– 51% – 74%	8.7	7.6
– 75% – 99%	7.1	3.9
– 100%	46.0	66.4
– Other	6.5	.6
Benefit Coverage*		
– Periodontal Treatment	97.5	94.9
– Endodontics	96.9	96.0
– Oral Surgery	100.0	99.7
– Orthodontics	32.3	25.3
– Fillings	100.0	99.7
– X-rays	100.0	99.7
– Other Coverage	54.1	45.1
Dependents' Coverage*	100.0	99.7

* percentages apply to prevalence.

SALARY

CONTINUATION

Sickness Benefits

Paid Sick Leave

Sickness Indemnity Insurance

**Combined Paid Sick Leave and Sickness
Indemnity Insurance**

Long Term Disability Insurance

Workmen's Compensation and Supplements

Supplementary Unemployment Benefits

SICKNESS BENEFITS

Two types of sickness benefit plans were identified: Paid Sick Leave and Sickness Indemnity Insurance. Both types of plans protect an employee's income during absences from work because of illness or injury. They may be applied as separate plans or combined to complement each other. The following graph shows the prevalence of each type of benefit and their combination. The bar chart and tables which follow present Paid Sick Leave and Sickness Indemnity Insurance provisions. Distinctions are drawn between the separate and combined plans in the tables.

Paid sick leave may be formally or informally administered and is usually self-insured with the employer absorbing the full expense. There is usually no waiting period required before benefits are paid. Two types of paid sick leave exist: cumulative and non-cumulative. Under the cumulative type of plan a specified number of days (usually between 12 and 18) are assigned to employees each year. These sick leave credits then may accumulate from year to year until a maximum number of days, if specified by the plan, are accumulated. Under the non-cumulative type of plan employees may be granted a bank of credits on an annual or per illness basis which cannot be accumulated over the years. The annual bank is usually less than two working weeks whereas an employee may be granted as much as 26 working weeks of paid sick leave on the per illness basis, if the illness is of a nature to require it. Most plans grant sick leave at full pay although some plans, especially those of the non-cumulative variety, compensate employees on a sliding scale depending upon the length of absence. A few plans compensate employees for all or part of the credits which they have accumulated at resignation or retirement. A medical certificate is required only at the manager's discretion in many cases. Where a formal requirement does exist, the certificate is usually required after two to three days.

Sickness indemnity is formally insured and provides cash benefits under formulae which usually specify a waiting period, the dollar amount or percentage of salary benefit and the maximum time for drawing benefits. Most plans are now fully funded by the employer. The waiting period is usually five days or less. However, where the sickness indemnity plan is supplemented by a paid sick leave plan, the waiting period may be as much as ten to twelve working days. Benefit formulae are expressed either as a percentage of earnings or as dollars per week. In the office group, plans usually pay about two-thirds of salary. Often, the formulae will vary by salary grade, length of service, or the length of time the benefit is drawn. In the non-office groups, male employees usually receive at least \$90.00 per week as a benefit. Among office employees the maximum duration of benefit payments is usually 52 weeks while non-office employees quite often may receive benefits for only 26 weeks. Some sickness indemnity plans are totally integrated with Long-Term Disability plans. In these instances the initial benefit is usually greater than the final benefit. It is identified as Short-Term Disability and the remainder of the benefit is considered Long-Term Disability Insurance. This ensures a comprehensive coverage for every contingency.

SICKNESS BENEFITS

	OFFICE		NON-OFFICE	
	1967	1976 (% employment)	1967	1976
PREVALENCE:				
Paid Sick Leave	66.4	68.0 ¹⁾	27.3	35.4
Sickness Indemnity Insurance	13.9	15.0	59.4	53.7
Combination of Paid Sick Leave and Sickness Indemnity Insurance	19.2	16.9		
No Income Protection	.5	.0	2.1	.8

PAID SICK LEAVE, 1976

	OFFICE		NON-OFFICE	
	Paid Sick Leave Only	Leave Combined With Indemnity	Paid Sick Leave Only	Leave Combined With Indemnity
PREVALENCE	67.2	16.9	35.4	10.1
Waiting Period*				
– Required	2.9	19.6	17.1	30.5
– Not Required	97.1	72.5	82.9	68.9
– Unwritten Policy	–	7.9	–	.6
Type of Leave*				
– Cumulative	33.4	30.4	57.2	28.3
– Non-cumulative	66.6	61.7	42.8	71.1
– Unwritten Policy	–	7.9	–	.6
Benefit Formulae*				
Cumulative, Annual Rate				
– Under 11 days	.2	10.4	1.1	4.5
– 12 – 14 days	.1	10.0	1.2	22.2
– 15 days	9.0	–	15.5	–
– 18 – 20 days	10.5	–	14.7	–
– 30 days	.1	–	.5	–
– Varies with Service	10.3	10.1	21.8	1.5
– Other Basis	3.3	–	2.4	–

* percentages apply to prevalence

¹ includes informal paid sick leave plans (0.8%) which are not covered in characteristics portion of table for 1976 data For Paid Sick Leave Only.

PAID SICK LEAVE, 1976

	OFFICE		NON-OFFICE	
	Paid Sick Leave Only	Leave Combined With Indemnity	Paid Sick Leave Only	Leave Combined With Indemnity
Non-Cumulative Entitlement				
– Under 2 weeks Per Year	.1	25.4	.2	14.4
– 2-5 Weeks Per Year	.1	.2	–	24.2
– Varies with Service Per Year	9.8	.6	3.4	–
– Under 6 Weeks Per Illness	–	17.1	–	27.0
– 12 – 18 Weeks Per Illness	9.9	1.2	5.7	–
– 26 Weeks and Over Per Illness	11.8	–	12.4	–
– Varies with Service, Per Illness	32.6	17.3	18.5	5.6
– Other Basis	2.1	–	2.6	–
– Unwritten Policy	–	7.9	–	.6
Pay Provisions*				
– Full Pay	61.9	77.5	64.9	97.3
– Variable Pay	35.0	10.5	27.6	–
– Partial Pay	2.5	4.1	7.4	2.1
– Unwritten Policy	.7	7.9	–	.6
Unused Sick Leave Credits*				
– Compensated	11.5	19.8	19.2	35.9
– Not Compensated	23.6	38.7	38.5	35.7
– N/A, No Credit Accumulation	64.9	33.6	42.3	27.8
– Unwritten Policy	–	7.9	–	.6
Medical Certificate Required After*				
– Any Absence	3.0	1.2	9.8	9.5
– 2 – 3 Days	22.4	37.3	34.0	28.6
– 4 – 5 Days	29.8	13.5	13.2	2.9
– Over 6 Days	2.5	9.2	1.6	17.1
– Varies	2.5	6.0	.8	1.0
– Management Discretion	32.1	12.2	32.6	11.5
– Never	7.7	12.7	8.0	28.8
– Unwritten Policy	–	7.9	–	.6

* percentages apply to prevalence

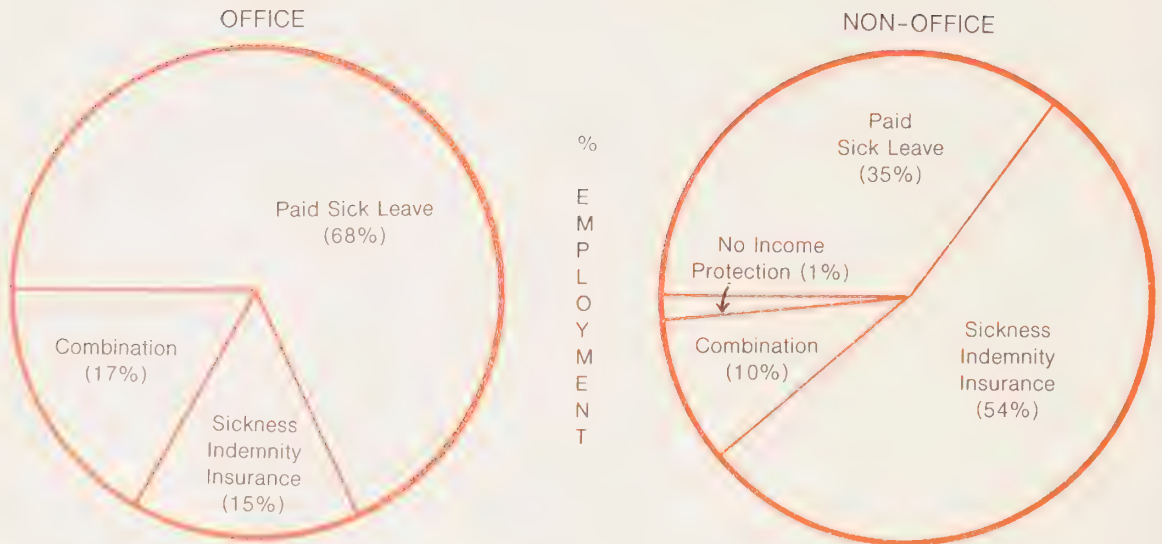
SICKNESS INDEMNITY INSURANCE PLANS, 1976

	OFFICE		NON-OFFICE	
	Sickness Indemnity Insurance Only	Indemnity Combined With Leave	Sickness Indemnity Only Leave	Indemnity Combined With Leave
PREVALENCE	15.0	16.9	53.7	10.1
Employer Contribution*				
– Under 100%	2.6	26.6	13.8	63.5
– 100%	97.4	66.4	85.2	29.6
– No Information	—	—	.6	—
– No Contribution	—	7.0	.4	6.9
Waiting Period*				
– 3 Days or Less	26.0	34.1	41.2	53.7
– 4 – 5 Days	62.9	24.8	49.9	10.2
– 6 – 7 Days	—	3.6	3.2	1.4
– 10 – 12 Days	1.1	34.6	.7	32.9
– No Information	—	—	.6	—
– No Waiting Period	10.0	2.9	4.4	1.8
Benefit Formulae*				
Percentage of Earnings				
– Under 66.6%	—	—	8.3	.4
– 66.6%	28.5	29.8	21.5	16.5
– 70% – 75%	1.6	13.5	1.6	23.2
– 80% – 85%	—	22.3	—	33.8
– 100%	5.2	15.5	1.6	4.1
– Varies	63.3	17.0	26.6	17.5
Dollars Per Week, Males				
– \$90.00 and under	—	.3	5.6	1.1
– Over \$90.00	.3	—	30.3	—
– Varies	1.0	1.6	3.8	3.4
No Information	—	—	.6	—
Maximum Duration*				
– Under 26 Weeks	2.7	23.6	3.5	20.9
– 26 Weeks	35.9	51.9	51.9	47.7
– 27 – 51 Weeks	—	2.0	1.0	—
– 52 Weeks	61.0	15.1	40.4	26.9
– Over 98 Weeks	—	.2	—	1.0
– Varies	.4	7.2	2.6	3.5
– No Information	—	—	.6	—

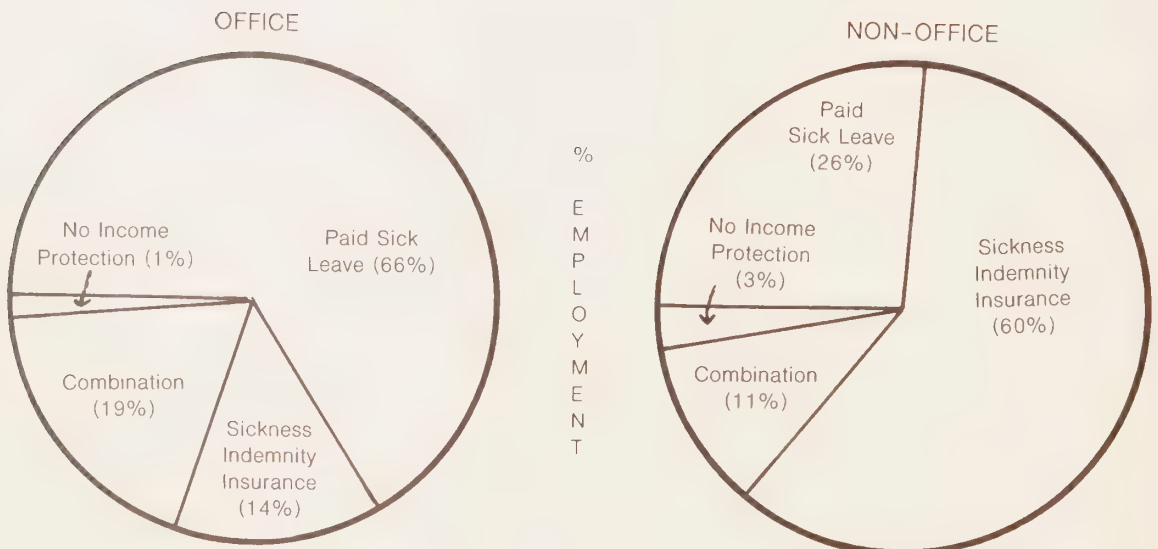
* percentages apply to prevalence

SICKNESS BENEFITS

PREVALENCE, 1976

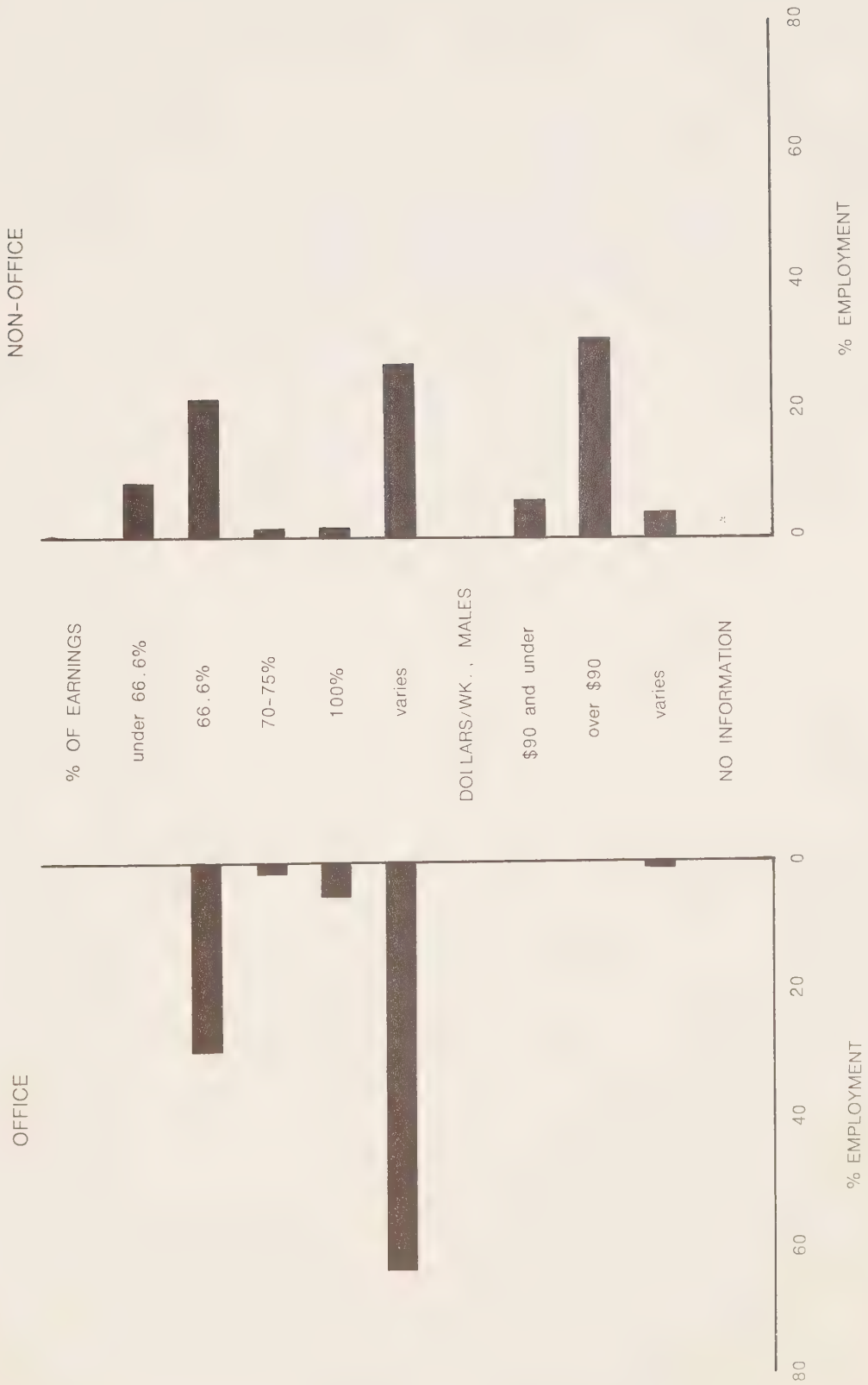


PREVALENCE, 1967



SICKNESS BENEFITS

SICKNESS INDEMNITY INSURANCE PLANS, BENEFIT FORMULAE, 1976



Less than 1.0 per cent

LONG-TERM DISABILITY INSURANCE

Long-term disability insurance plans provide income to employees who are unable to work at their own occupations for extended periods of time because of disability. Data in this section pertain only to independent plans and do not include details of provisions for disability under Life Insurance and Pension Plans.

The prevalence of long-term disability insurance plans in the non-office group has increased from 14% of employment in 1967 to 48% of employment in 1976. As both the graphs and tables illustrate, the percent of employment for which the employer now contributes the full cost of the premiums for such plans has also increased significantly over the same time period. Although all plans had waiting periods in 1976, over 90% of total employment are either covered by sickness benefits or receive some portions of their salary during this period. Whereas the majority of employees in 1967 received less than 60% of their earnings when disabled, this has been reduced in 1976 to 20% of office employees and 11% of non-office employees. The vast majority of employees continue to be eligible to receive these payments until their normal retirement age if they are unable to work.

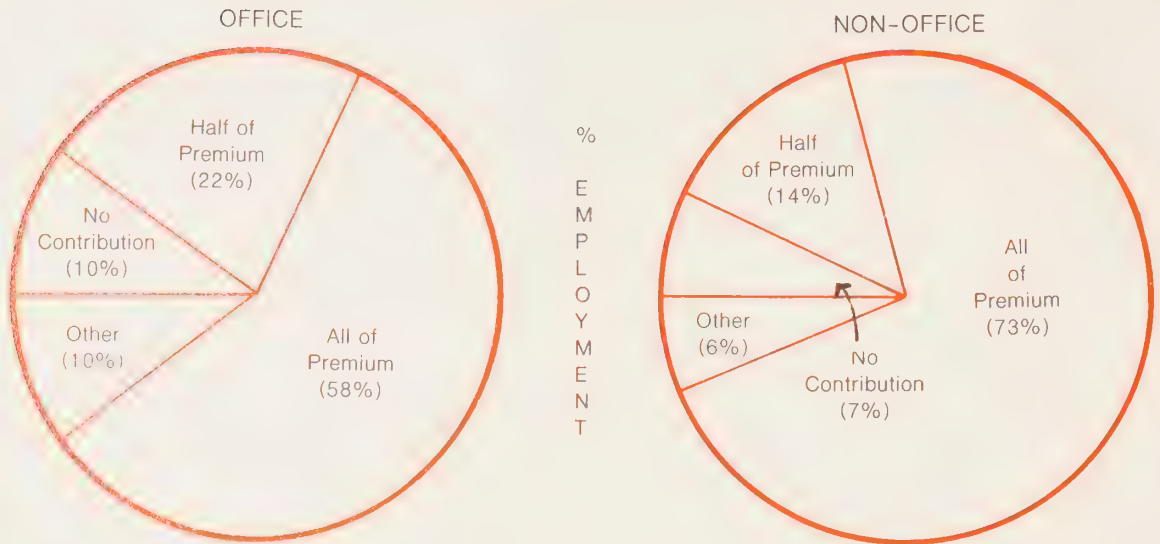
LONG-TERM DISABILITY INSURANCE

	OFFICE		NON-OFFICE	
	1967	1976	1967	1976
		(% employment)		
PREVALENCE	41.3	58.8	14.0	47.5
Employer Contribution*				
– None	3.3	10.0	4.4	6.7
– Under 50%	1.4	.3	—	—
– 50%	59.2	22.4	72.7	13.7
– 51% – 99%	18.9	5.0	4.0	4.1
– 100%	17.2	58.2	18.9	73.3
– Other	—	4.1	—	2.2
Waiting Period*				
– Under 13 weeks	10.9	8.0	21.3	7.5
– 13 – 15 Weeks	20.8	10.3	11.5	6.1
– 16 – 25 Weeks	—	8.5	—	6.0
– 26 Weeks	57.6	30.8	53.4	19.9
– 27 – 52 Weeks	10.3	25.5	13.8	49.8
– Over 52 Weeks	—	2.2	—	.4
– Varies with Service	.4	8.6	—	2.9
– Other	—	6.1	—	7.4
Formulae for Coverage*				
– Under 50% of earnings	4.6	1.0	9.1	—
– 50% of earnings	52.9	18.6	54.1	10.5
– 51% – 59% of earnings	.9	.1	—	.4
– 60% of earnings	14.0	17.7	10.3	14.1
– Over 60% of earnings	19.9	30.4	20.7	14.3
– Variable	—	31.5	—	30.0
– Other formulae	7.7	.7	5.8	30.7
Maximum Duration of Payment (when employee unable to work)*				
– 1 – 5 Years	2.6	.2	5.4	.6
– 10 Years	1.4	—	—	—
– Until Normal Retirement Age	95.8	81.4	92.6	85.1
– No Maximum	—	18.2	—	13.0
– Others	.2	.2	2.0	1.3

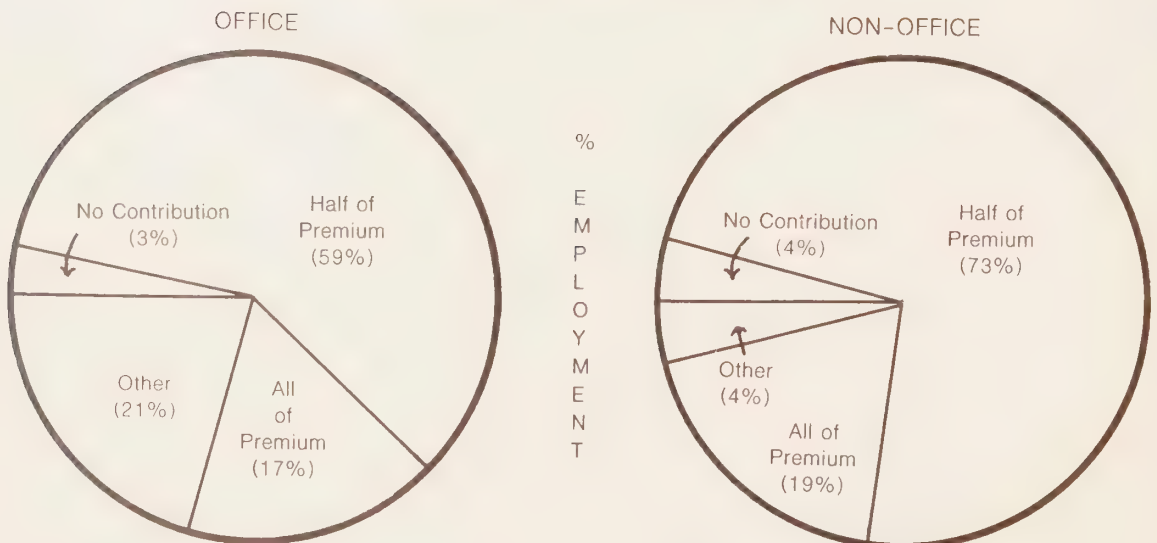
* percentages apply to prevalence

LONG-TERM DISABILITY INSURANCE

EMPLOYER CONTRIBUTION, 1976



EMPLOYER CONTRIBUTION, 1967

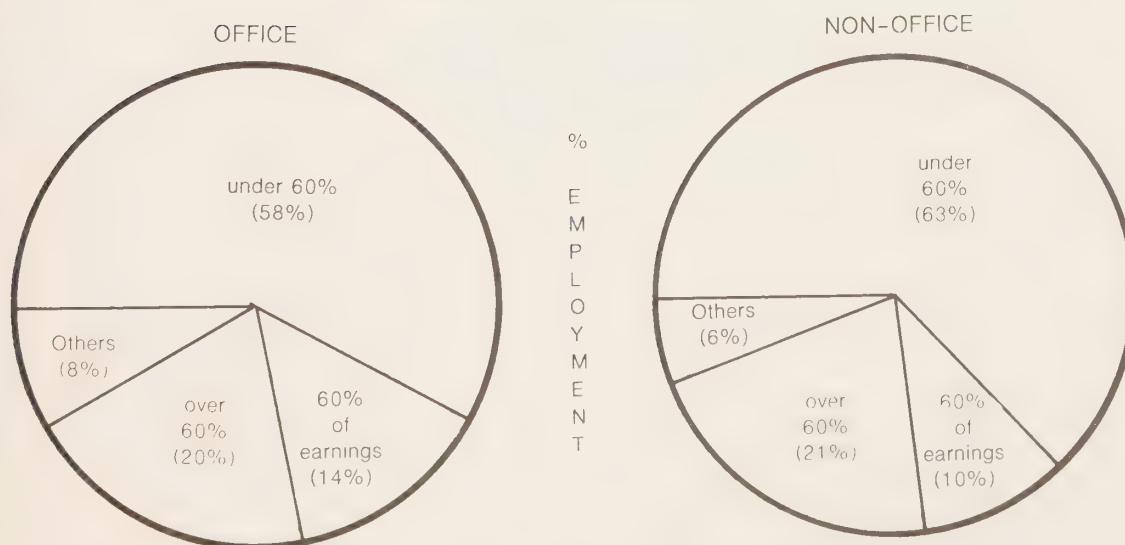


LONG-TERM DISABILITY INSURANCE

FORMULAE FOR COVERAGE, 1976



FORMULAE FOR COVERAGE, 1967



WORKMEN'S COMPENSATION AND SUPPLEMENTS

Workmen's Compensation provides income during periods of disability resulting from occupational accident or illness and is a compulsory form of insurance in most industries. It is administered under provincial jurisdiction and financed by premiums levied on employers. Benefits centre around 75% of earnings subject to minima and maxima provisions. Some employers choose to supplement these payments through sickness benefits, separate plans or on an informal basis. In 1976, 80% of office employment and 49% of non-office employment were eligible to receive such supplements. In most cases these supplements made up all the difference between Workmen's Compensation payments and full salary and usually lasted to the extent of either Workmen's Compensation payments or the extent of sick leave entitlements.

	OFFICE		NON-OFFICE	
	1967	1976 (% employment)	1967	1976
PREVALENCE				
Workmen's Compensation & Supplements	58.6	79.5	38.0	49.0
Workmen's Compensation, No Supplements	29.8	15.6	55.8	51.0
No Workmen's Compensation Coverage	11.6	4.9	6.2	.0
Supplements Maintain*				
– Less than Full Salary		3.5		11.8
– Full Salary		64.8		67.4
– Variable Per Cent of Salary		31.7		20.8
Maximum Duration of Supplements*				
– Less than 26 Weeks		.4		—
– 26 Weeks		2.7		5.3
– 52 Weeks		10.2		16.5
– To Extent of Workmen's Compensation Payments		29.7		31.6
– To Extent of Sick Leave Entitlements		49.6		41.3
– Other		7.4		5.3

* percentages apply to Workmen's Compensation and Supplements

SUPPLEMENTARY UNEMPLOYMENT BENEFITS

Supplementary unemployment benefits are defined as additional income from employer sponsored plans for employees who are on lay-off or are terminating employment. In 1976, 14% of office employment and 31% of non-office employment were eligible to receive such supplements. Such plans are usually totally funded by the employer at the rate of one or two cents per hour worked by the employee. Usually an employee has to complete a certain length of service in order to qualify for the supplements. The actual benefit formulae used to calculate the supplement are too diverse and complicated to present in tabular form. The supplement is, however, usually expressed as a percentage of earnings or a weekly dollar amount. The percentage varies from 60% to 95% of weekly earnings from plan to plan and may also depend upon such factors as length of service, marital status, length of time drawn, and U.I.C. benefits. Dollar amounts range from \$30.00 to \$42.50 a week and also vary depending upon job classification, length of service, percentage ceilings, length of time drawn, and U.I.C. benefits.

	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE	13.9	30.6
Employer Contribution*		
— 1¢ per hour	78.6	41.7
— 2¢ per hour	—	39.4
— 5¢ per hour	5	—
— Varies	—	12.4
— As Required	20.9	6.5
Employee Contribution*		
— 1¢ per hour	—	.8
— No Contribution	100.0	99.2
Service Requirement for Eligibility*		
— 1 year	.8	13.3
— 1.5 years	—	39.4
— 2 — 3 years	—	2.7
— Variable	78.5	41.7
— No Service Requirement	20.7	2.9

* percentages apply to prevalence

**PAID
TIME
AWAY
FROM
DUTY**

Paid Holidays

Paid Vacations

Paid Rest Periods

Paid Leave For Personal Reasons

PAID HOLIDAYS

Holidays are days of public or religious significance on which employees are not normally required to work. The accompanying graphs show the percentages of office and non-office employment entitled to specific numbers of holidays in 1967 and 1976. The tables which follow list the frequency of granting particular days.

The data show a definite increase in the number of holidays granted: for example, over 85% of office employees are now entitled to ten or more holidays compared to 38% in 1967. Boxing Day is the one individual holiday which has become most significantly generalized since 1967. The granting of holidays on Easter Monday, Local Civic Holiday, and January 2 has also increased noticeably over the same time period.

Holidays which may fall on days of rest were generally guaranteed by employers in terms of compensation. For 88% of the office employees and 74% of the non-office employees guaranteed holidays were moved to a normal working day.

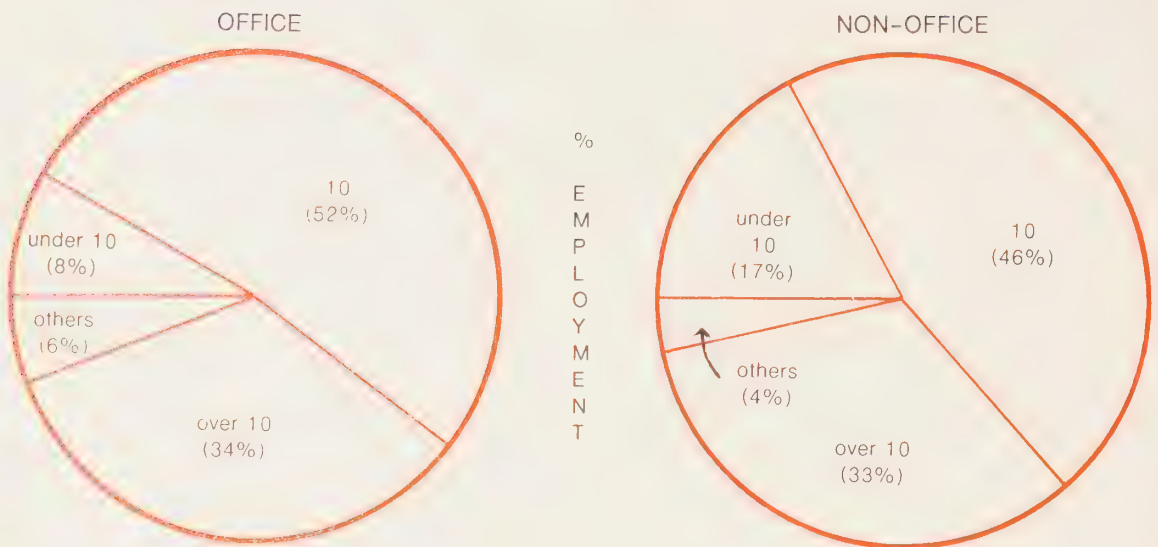
PAID HOLIDAYS

	OFFICE		NON-OFFICE	
	1967	1976 (% employment)	1967	1976
PREVALENCE	100.0	100.0	99.8	100.0
Number of Paid Holidays*				
– Under 9 days	33.9	.1	49.1	.7
– 9 days	28.5	7.7	24.9	16.5
– 10 days	23.0	52.2	16.8	45.7
– 11 days	6.8	28.2	5.2	26.3
– Over 11 days	7.8	5.9	4.0	6.8
– Others	–	5.9	–	4.0
Principal Holidays*				
– New Year's Day	100.0	100.0	100.0	100.0
– Good Friday	98.8	99.3	97.1	98.1
– Easter Monday	17.2	25.5	10.0	19.3
– Queen's Birthday	92.0	96.2	92.3	95.9
– St. Jean Baptiste Day	41.3	43.2	41.3	34.9
– First of July	99.9	100.0	99.2	100.0
– Local Civic Holiday	52.1	58.6	46.9	65.3
– Labour Day	100.0	100.0	99.2	100.0
– Thanksgiving Day	99.5	99.9	96.0	98.8
– Remembrance Day	32.3	36.4	25.5	36.6
– Christmas Day	100.0	100.0	100.0	100.0
– Boxing Day	53.7	92.9	41.2	94.5
– January 2	–	32.1	–	31.7
Compensation for Guaranteed Holidays Falling on a Day of Rest*				
– Another Day Off	73.1	88.1	60.2	73.3
– Additional Pay	5.8	.3	15.7	14.1
– Varies	11.7	9.4	18.5	9.7
– No Guarantee Provisions	9.4	2.2	5.6	2.9

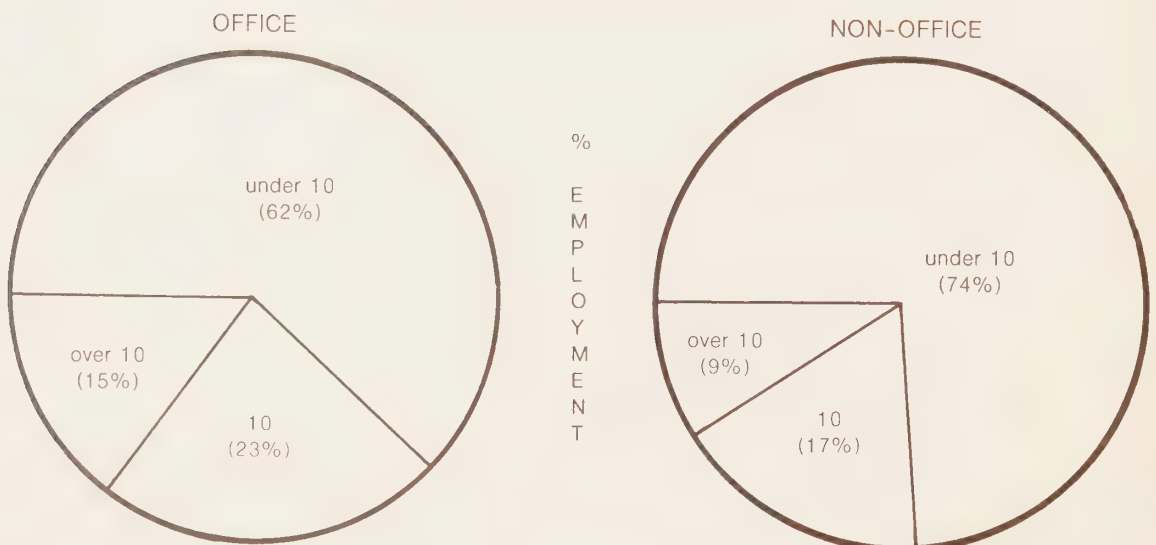
* percentages apply to prevalence

PAID HOLIDAYS

NUMBER OF PAID HOLIDAYS, 1976



NUMBER OF PAID HOLIDAYS, 1967



PAID VACATIONS

Paid vacations applied universally to the employees studied and, with few exceptions, the amount of vacation entitlement increased with the employee's length of service. The graphic presentations which follow show the proportions of office and non-office employment who received three, four or five week vacations after the given number of years of service in 1967 and 1976. Supporting tables show detailed service requirements for two, three, four, five or six weeks of vacation. As significant differences in service requirements and vacation entitlements often apply to senior levels of office staff, data are presented separately for this group, categorized as management/professional, and defined in Appendix B. The service requirements for various periods of vacation have significantly decreased over the time period under study. Whereas 51% of office employees had to wait over five years before being granted a three week vacation in 1967, by 1976, 56% received three week vacations in under five years. In 1967 only 16% of non-office employees received four week vacations after 11 to 19 years of service. By 1976 this had increased to 59%. In 1967 82% of non-office employment received no five week vacations at all, but by 1976 this was reduced to 23%.

The tables also summarize minimum service for vacations, vacation pay provisions and vacation bonuses. Between 30% to 35% of total employment continues to be eligible for vacation leave after a minimum of one month of service. Only a small percentage is required to wait a full twelve months. The majority of all employees receive the current straight-time wage rate as their vacation pay. In 1976, 24% of non-office employees received vacation bonuses in the form of extra time off and 17% of them, bonuses in the form of cash payments.

PAID VACATIONS

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1967 (% employment)	1976	NON-OFFICE 1967 1	1976
PREVALENCE	100.0	100.0	100.0	100.0	100.0
Service Requirements for*					
Two Weeks of Vacation*					
– 1 Year	61.0	89.2	71.9	71.7	82.0
– 2 Years	–	.2	–	9.6	–
– 3 – 5 Years	–	.3	–	13.3	–
– No Two Week Vacations	39.0	10.3	28.1	5.4	18.0
Three Weeks of Vacation*					
– 1 Year	24.8	9.9	26.3	4.8	16.8
– 2 Years	11.1	10.9	8.4	3.5	4.6
– 3 Years	19.1	.6	10.3	.4	8.7
– 4 Years	7.8	.6	11.6	.2	12.9
– 5 Years	19.1	25.6	27.5	22.1	37.1
– 6 Years	.6	.5	1.4	.2	3.2
– 7 Years	.4	.6	.5	1.3	2.5
– 8 Years	.4	6.6	.7	2.9	2.2
– 9 Years	.0	.1	9.2	.5	5.7
– 10 Years	2.3	20.0	2.3	33.7	3.1
– Over 10 Years	–	23.9	–	26.6	1.4
– No Three Week Vacations	14.4	.7	1.8	3.8	1.8
Four Weeks of Vacation*					
– 1 – 4 Years	25.2	–	1.8	–	1.2
– 5 – 9 Years	2.8	–	10.8	–	8.3
– 10 Years	23.3	10.4	30.4	5.1	18.9
– 11 – 14 Years	10.9	2.4	20.9	1.7	32.6
– 15 Years	31.4	12.4	19.4	12.3	17.9
– 16 – 19 Years	2.8	1.7	4.4	2.4	8.2
– 20 Years	1.6	33.8	12.1	35.0	9.9
– 21 Years and Over	.0	33.5	.1	31.7	1.6
– No Four Week Vacations	2.0	5.8	.1	11.8	1.4

* percentages apply to prevalence.

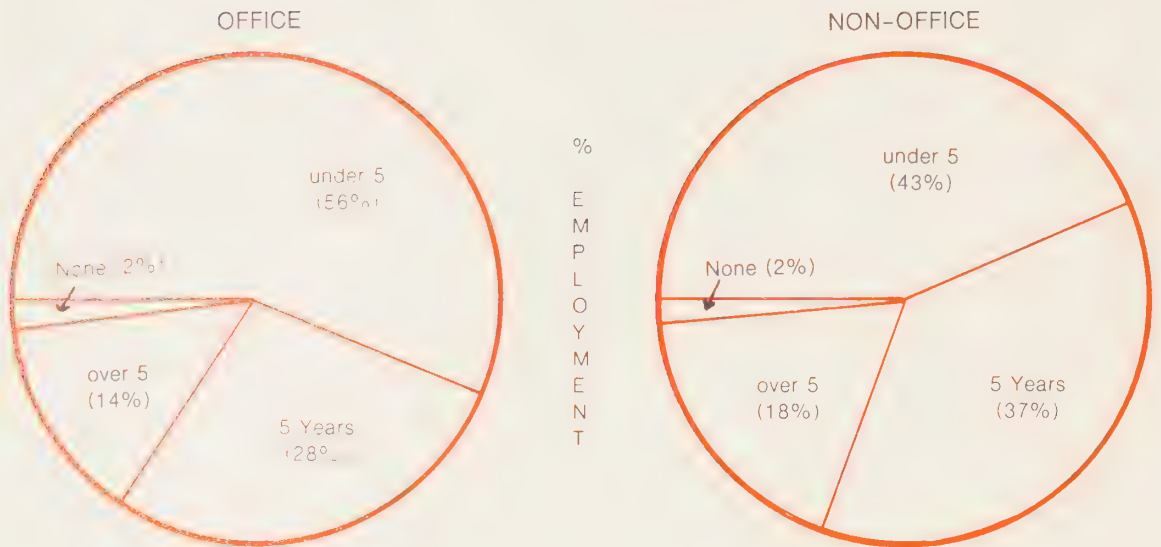
PAID VACATIONS (Cont'd)

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1967 (% employment)	1976	NON-OFFICE 1967 1	1976
Five Weeks of Vacation*					
– Under 20 Years	16.3	–	7.8	–	9.3
– 20 Years	17.8	.5	20.0	1.2	18.2
– 21 – 24 Years	6.7	–	13.7	–	27.6
– 25 Years	40.9	3.7	26.3	5.5	18.9
– 26 – 35 Years	1.9	4.2	3.8	11.5	3.4
– No Five Week Vacations	16.4	91.6	28.4	81.8	22.6
Six Weeks of Vacation*					
– Under 20 Years	.8	–	1.5	–	1.5
– 20 Years	1.1	–	1.7	–	2.9
– 24 – 25 Years	4.3	–	1.9	–	1.2
– 26 – 29 Years	9.7	–	8.2	–	8.3
– 30 Years	6.8	–	7.6	–	17.7
– 31 – 40 Years	.2	.9	.3	–	.4
– No Six Week Vacations	77.1	99.1	78.8	100.0	68.0
Minimum Service for Vacations*					
– None	4.2	2.7	7.3	1.9	4.5
– 1 Month	35.6	30.5	34.0	35.9	31.2
– 2 – 5 Months	5.5	21.4	7.8	19.2	17.7
– 6 Months	17.3	14.0	13.1	8.3	6.4
– 7 – 11 Months	.1	4.0	.2	.6	–
– 12 Months	7.2	14.9	7.2	20.7	18.6
– Another Formula	16.0	12.3	16.9	12.6	12.8
– No Information	–	.2	–	.8	–
– Informal	14.1	–	13.5	–	8.8
Vacation Pay*					
– Current Straight-time Rate (A)	93.2	78.1	90.8	54.8	71.7
– Percentage of Earnings (B)	2.1	5.6	2.2	19.2	13.2
– Greater of A or B	3.9	–	6.0	–	8.1
– Other Provisions	.8	16.3	1.0	26.0	7.0
Vacation Bonuses*					
Time:					
– Granted	20.8	16.7	21.6	2.0	24.1
– Not Granted	79.2	83.3	78.4	98.0	75.9
Cash:					
– Granted	2.7		4.0		17.0
– Not Granted	97.3		96.0		83.0

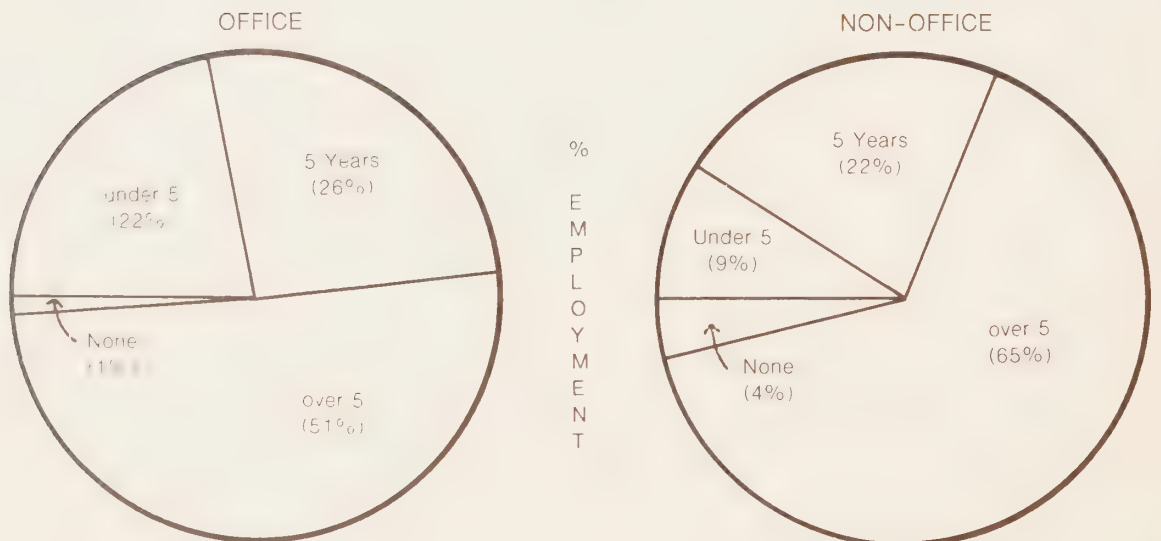
* percentages apply to prevalence

PAID VACATIONS

1976, THREE WEEKS AFTER

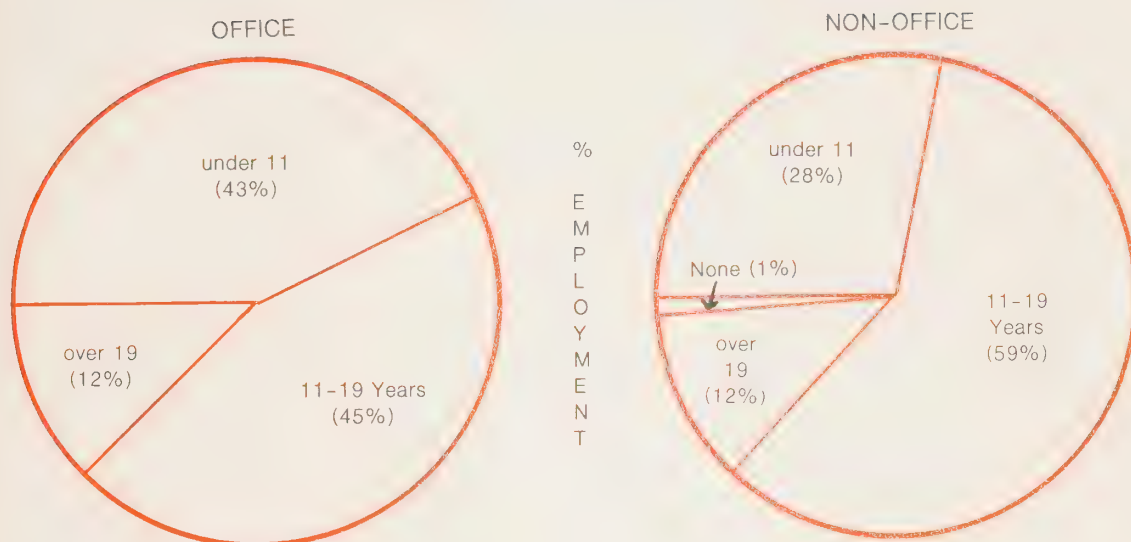


1967, THREE WEEKS AFTER

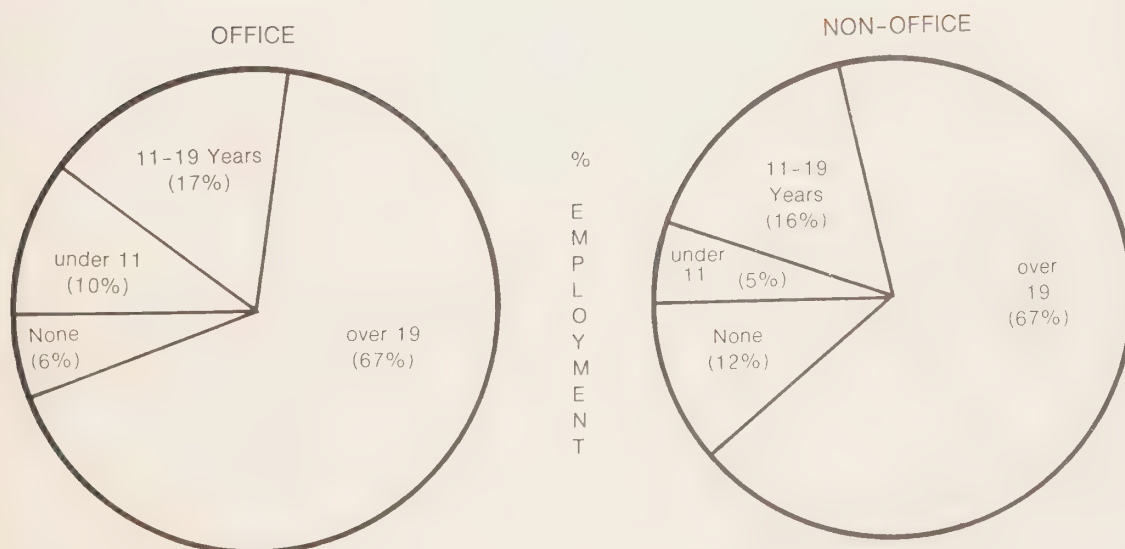


PAID VACATIONS

1976, FOUR WEEKS AFTER

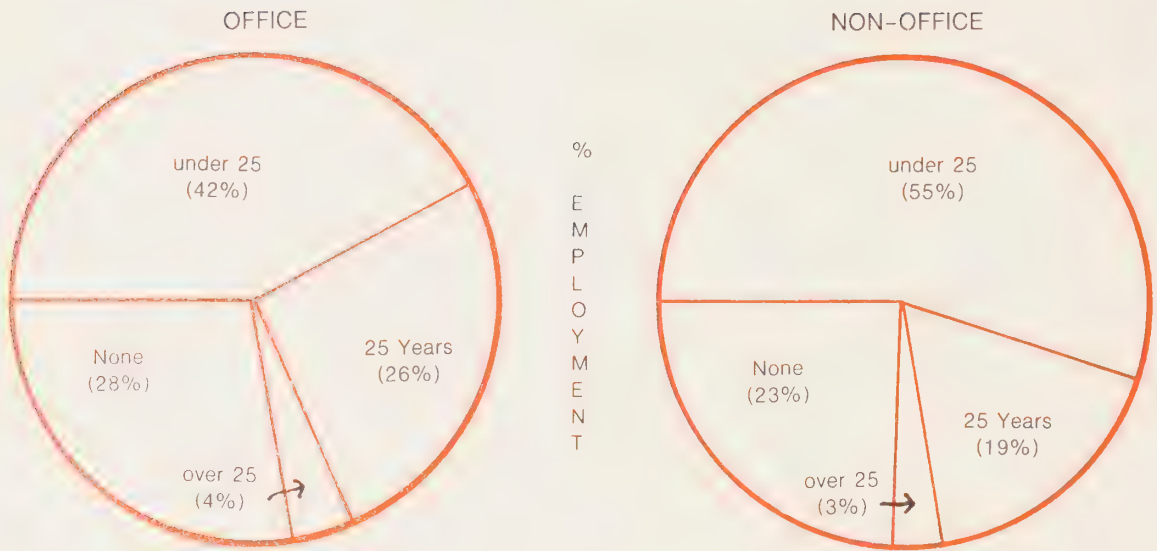


1967, FOUR WEEKS AFTER

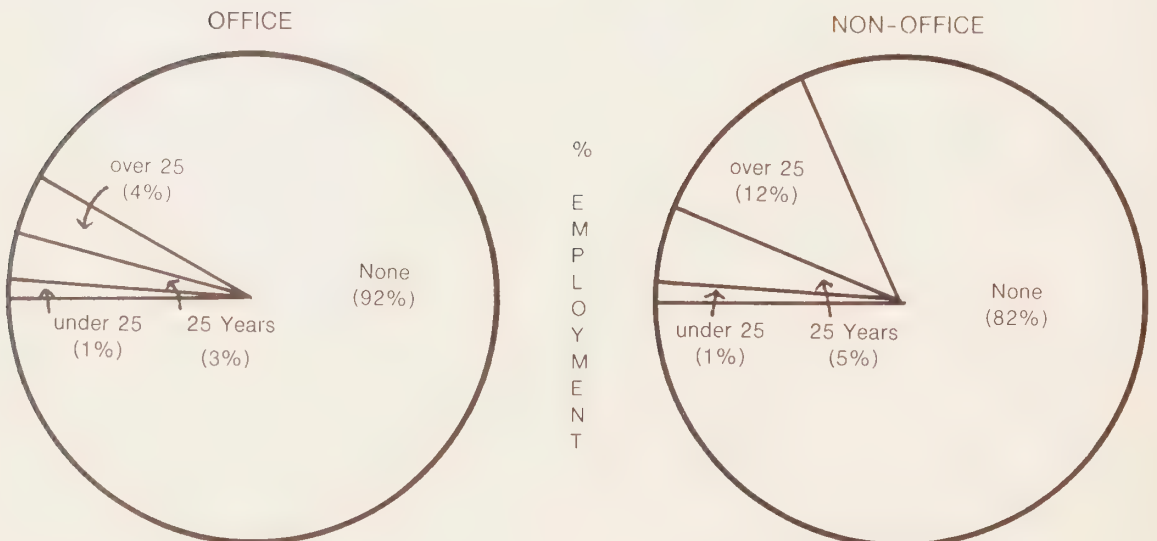


PAID VACATIONS

1976, FIVE WEEKS AFTER



1967, FIVE WEEKS AFTER



PAID LEAVE FOR PERSONAL REASONS

Paid leave for personal reasons consists of paid time off due to bereavement, family illness, marriage, and domestic emergencies. The amount of time shown for bereavement is the maximum reported for the most immediate family members, generally one's parents and/or spouse. Bereavement leave of a shorter duration usually applied to brothers and sisters and the parents of one's spouse. As the table shows, the majority of employees receive three days of paid leave for the death of an immediate relative, although there has been an increase in the percentage of employees who receive over three days for the time span under study. The percentage of both office and non-office employees now permitted to take paid time off for domestic emergencies has risen sharply between 1967 and 1976.

	OFFICE		NON-OFFICE	
	1967	1976 (% employment)	1967	1976
PREVALENCE	100.0	99.9	95.7	99.1
Bereavement Leave *				
– Under 3 Days	3.2	–	4.2	.3
– 3 Days	78.1	66.4	82.7	89.9
– Over 3 Days	7.2	18.9	1.2	6.9
– Discretionary	4.0	14.7	2.1	2.9
– Not Applicable	7.5	–	9.9	–
Family Illness*				
– Granted	52.8	68.6	21.0	32.7
– Not Granted	47.2	31.4	79.0	67.3
Marriage Leave*				
– Granted	19.0	19.0	9.9	8.0
– Not Granted	81.0	81.0	90.1	92.0
Domestic Emergencies*				
– Granted	48.9	81.3	19.7	50.5
– Not Granted	51.1	18.7	80.3	49.5

* percentages apply to prevalence

PAID REST PERIODS

Paid rest periods are defined as intervals during which an employee is permitted to stop work for relaxation. They are usually referred to as coffee-breaks and exclude periods allowed for wash-up and the recording of arrival and departure by time-clock. Their prevalence has increased by 9% and 17% for office and non-office respectively. The length of rest periods has remained relatively stable for the time span under study.

	OFFICE		NON-OFFICE	
	1967	1976 (% employment)	1967	1976
PREVALENCE	81.5	90.6	61.3	78.6
Authorization*				
– Formal	61.8	54.0	78.3	65.3
– Informal	38.2	46.0	21.7	34.7
Number Per Day*				
– One	17.6	7.4	11.9	3.9
– Two	74.6	73.9	86.7	68.4
– Other or Informal	7.8	18.7	1.4	27.7
Duration Per Day ³²				
– Under 20 Minutes	13.3	8.6	22.4	5.5
– 20 Minutes	26.6	16.5	37.6	23.5
– 21 – 29 Minutes	.8	.5	1.7	1.0
– 30 Minutes	49.8	52.1	33.0	37.6
– Over 30 Minutes	.6	2.2	3.4	3.0
– Other or Informal	8.9	20.1	1.9	29.4

percentages apply to prevalence

PENSIONS

PENSIONS

Private pension plans are employer provisions to ensure a continuing income for employees subsequent to their anticipated date of retirement. Benefits may also apply in specified circumstances of early retirement or retirement due to disability and there may be provisions for benefits to a surviving spouse or dependents.

This section presents information on private pension plans sponsored by employers. The charts outline information on employee contributions, benefit formulae, interest on refunded contributions and post-retirement adjustments. The following tables give details on contributions, benefits, retirement age, vesting, survivors' pension benefits, early retirement, and post-retirement adjustments.

Contributions

Private pension plan contributions and benefits may be stacked or integrated with government sponsored pension plans. The Canada Pension Plan was instituted in 1965 and is compulsory for most forms of employment except in provinces which establish their own comparable program as has occurred in Quebec. The Quebec Pension Plan is closely coordinated with the Canada Pension Plan in respect to benefits and contributions. Under the Canada/Quebec Pension Plans both the employer and employees pay 1.8% of the employee's annual earnings between a base of \$700 and the yearly maximum pensionable earnings for 1975 of \$7,400. The YMPE is a variable based on the consumer price index.

Benefits and contributions shown in the following tables are based on earnings above the YMPE. The CPP/QPP level of contributions and benefits have been taken totally or partially into account in establishing the provisions of integrated plans; stacked plans operate independently of the CPP/QPP. In 1976 most employees were members of integrated plans. In the non-office groups, 41% of employment belonged to plans funded totally by the employer. In the office group, most employees contributed 5% or more of their earnings towards their pension plan.

Benefits

There are several types of benefit formulae. Most of the sample employment were covered by unit benefit plans. These are dollar investments, related directly to salary and years of service, which produce a pension at retirement calculated on a percentage of salary multiplied by the number of years of service. The employee contributes a fixed percentage of salary for which he purchases a specific number of pension units per year of service. At retirement the total of these units either may be applied to all eligible earnings during the employee's career or weighted in his favour by application to his average salary over a final period. Currently, the most popular formula (37% of office and 31% of non-office employment) is 2% of average earnings over the five best years of service multiplied by the number of years of service.

Four other types of benefit formulae are in common use. Some employees receive a pension equal to a percentage (ranging from 30% to 50%) of their total contributions. Other employees receive a monthly flat benefit per year of service. Typically such a pension runs from \$5.00 to over \$9.00 per month per year of service. This type of formula was reported for 26% of non-office employment. A very small number of non-office employees received a uniform annual pension of \$7,200 per year. Lastly, under a money purchase plan, the employer and employee each make regular specified pension contributions (1.5%-5% of the employee's income) and the best available pension is purchased for the employee at his retirement with the combined contributions.

Retirement Age

For the majority of employees, male and female, office and non-office, the normal age of retirement is sixty-five years. However, as the table on pension provisions for voluntary early retirement shows, many employees may now receive a full pension when they retire before age 65 if they have met certain eligibility requirements in terms of age or years of service or a combination of the two. Consequently, while the normal age of retirement remains age 65 many employees may, if they wish, retire earlier with no penalty except a reduction in the years of service.

Vesting

Legislation in Quebec, Ontario, Saskatchewan, Alberta and that applying to employees under federal jurisdiction requires that all employer and employee contributions to pension plans after the employee has reached age forty-five and completed ten years of service be retained in the fund to provide the employee with a retirement income. Any employee meeting this requirement, then, may not receive a return of contributions if he terminates employment before being eligible for retirement. This legislation applies to 80% of the employment covered in this survey.

Private pension plans may have vesting provisions supplementary to legislative requirements. When an employee leaves the service of his employer, he is usually entitled to a refund of contributions but he may also have the option of leaving this amount of money in the plan to purchase a pension. Aside from contributions subject to pension legislation, employers are not required to leave funds they contributed on behalf of the employee to his credit in these circumstances. However, they may have provisions under which all or a percentage of their contributions do accrue to the employee's benefit after he has satisfied minimum service requirements.

Where an employee, upon terminating employment, may accept a return of contributions, this amount is often supplemented by interest payments. Interest on refunded contributions amounts to 3.5% to 4% for 30% of office and 17% of non-office employment.

Survivors' Pension Benefits

Survivors' benefits are defined as income to widows and orphans. They may be provided as a basic feature of the pension plan, as a guarantee provision assuring a minimum period of pension payments in the event of a pensioner's death during this period or as an elective option for which the employee receives a lower benefit or pays a higher contribution. Only 4% of employment was not eligible for some type of survivors' benefit.

Where survivors' benefits are provided as a basic feature of the plan, a widow usually receives 50% of what would have been the employee's pension if he dies before retirement. In this instance, childrens' benefits are not usually paid, but if the children are orphaned a maximum benefit of 50% of the employee's pension is paid under some plans. If the employee dies after retirement, the widow once again usually receives 50% of the employees' pension but childrens' or orphans' benefits are not provided in as many cases in this instance. In the majority of cases the provisions which apply to widowers are equivalent to those applicable to widows.

Early Retirement

A number of pension plans now provide for the payment of a pension to employees terminating employment prior to the normal retirement age either in the case of voluntary early retirement, early retirement because of illness or disability or involuntary early retirement caused by technological change, physical conditions or mental strain. Four alternatives exist with respect to the amount and duration of benefits. The best, an immediate full pension, is calculated on the same formula as if the employee had retired at the normal retirement age but using his actual number of years of service. An immediate actuarially adjusted pension is also calculated on this formula but is adjusted downward to take into account the lower accumulation of interest on past contributions, etc. A third possibility is the deferred pension usually paid at the normal retirement age and calculated on the basis of the employee's actual number of years of service. A return of contributions not vested under provincial or federal legislation is the last alternative and, in cases where service has been short, may be the only alternative. Generally, the longer the employee's service or the greater his age, the better the options available to him.

The tables on voluntary early retirement reveal that 52% of office and 50% of non-office employment are not eligible for an immediate full pension but that only 10% of office and 12% of non-office employment are not eligible for immediate adjusted pensions and that almost all employees may receive a deferred pension. For all three options, most employees usually must meet both some minimum age and minimum service requirement to be eligible. However, employees receiving a deferred pension often have only to obtain a minimum service requirement.

In the case of illness or disability 21% of office and 23% of non-office employment may receive an immediate full pension upon early retirement. In addition, another 29% of office and 15% of non-office employment are covered by Long-Term Disability Insurance plans. Most pension plans do not have specific provisions dealing with early retirement of a non-voluntary nature.

Post-Retirement Adjustments

In 1976 only 24% of office and 25% of non-office employment worked in establishments which did not make any provision for the escalation of benefits to employees who have already retired. For the others the most common percentage adjustments ranged from 7% to 11%, and the most common dollar adjustments from \$15 to \$90 per month. Approximately 10% of employment worked for establishments which adjusted pensions on an individual basis.

	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE	99.7	95.9
Nature of Plan*		
– Integrated with C.P.P.	91.7	85.7
– Stacked	8.2	13.1
– Not Available	.1	1.2
Employee's Contribution*		
– No Contribution	24.7	41.1
– Under 5% of earnings	4.5	3.9
– 5% of earnings	35.4	19.4
– Over 5% of earnings	32.4	31.8
– Others	3.0	3.8
Benefit Formulae*		
– Percentage of Total Contributions	4.9	5.8
– Unit Benefit	88.5	63.4
– Flat Benefit	1.2	26.0
– Uniform Benefit	.0	.1
– Money Purchase	1.7	2.0
– Others	3.7	2.7

percentages apply to prevalence

PENSIONS

	OFFICE 1976 (% employment)	NON-OFFICE 1976
Description of Formulae*		
– Percentage of Total Contributions		
– 30%	.1	–
– 35%	.1	.5
– 40%	4.3	5.0
– 50%	.4	.2
– Unit Benefit		
– Under 2% of Career Earnings	.7	1.2
– 2% of Career Earnings	2.1	1.6
– Over 2% of Career Earnings	.7	.1
– Variable % of Career Earnings	–	.1
– 20% of Final Earnings	.1	–
– 1% of Average Earnings Over 5 Last Years	.1	.3
– 1.5% of Average Earnings Over 5 Last Years	3.1	.6
– 1.75% of Average Earnings Over 5 Last Years	.9	–
– 2% of Average Earnings Over 5 Last Years	1.7	2.0
– Other Variation of Average Earnings Over Last Years	1.1	.1
– 1% of Average Earnings Over Less Than 5 Best Years	1.4	2.2
– 1% of Average Earnings Over 5 Best Years	1.1	.8
– 1.25 – 1.3% of Average Earnings Over 5 Best Years	11.7	8.1
– 1.5% of Average Earnings Over 5 Best Years	2.4	2.5
– 1.67 – 1.75% of Average Earnings Over 5 Best Years	5.5	2.4
– 2% of Average Earnings Over 5 Best Years	36.8	31.3
– 2.25% of Average Earnings Over 5 Best Years	5.7	1.1
– 2% of Average Earnings Over 6-9 Best Years	2.8	4.3
– 1% of Average Earnings Over 10 Best Years	.1	.3
– 2% of Average Earnings Over 10 Best Years	.5	–
– Other Variation of Average Earnings Over Best Years	4.2	3.9
– Other Unit Benefit Formulae	6.0	.5
– Monthly Flat Benefit Per Year of Service		
– Under \$5.00	–	2.2
– \$5.00 – \$6.99	.9	3.5
– \$7.00 – \$8.99	.2	3.8
– \$9.00 and Over	–	16.1
– Varies	.1	.3
– Uniform		
– \$7,200 Per Year	–	.1
– Money Purchase Plan		
– 1.5 – 2% of Employee's Income	1.5	.5
– 5% of Employee's Income	.2	1.6
– Others	3.7	2.7

percentages apply to prevalence

PENSIONS

	OFFICE 1976	NON-OFFICE 1976
	(% employment)	
Normal Retirement Age*		
– Males		
– 65 Years	85.5	86.8
– 66 – 68 Years	1.5	2.8
– Other Basis	13.0	10.4
– Females		
– 60 Years	8.2	2.4
– 65 Years	77.3	69.5
– 67 – 68 Years	1.5	2.3
– Other Basis	13.0	9.1
– N/A, No Females .0	16.7	
Legislated Vesting*		
– Applies	79.3	80.5
– Does not Apply	20.7	19.5
Vesting Provisions*		
– Legal Minimum Only	57.0	44.3
– Immediate Vesting	1.2	.8
– Minimum Service of 5 Years or Less	9.5	9.2
– Minimum Service of 6 – 11 Years	10.3	26.9
– Both Minimum Age and Service	9.0	8.3
– Other Basis	7.7	3.3
– N/A, No Vesting	5.3	7.2
Interest on Refunded Contributions*		
– 2.5 – 3.0%	17.5	18.9
– 3.5 – 4.0%	30.3	16.8
– 4.5 – 5.0%	13.9	9.1
– 5.5 – 6.0%	4.2	4.2
– 6.1 – 8.0%	2.3	1.2
– Variable	4.5	4.1
– No Interest	1.3	2.1
– N/A, Non-Contributory Plan	24.7	41.4
– Information Not Available	1.4	2.2
Survivor Pension Benefits*		
– Basic Feature of Plan	58.4	58.8
– Guaranteed Period Only	5.8	4.2
– Elective Option	32.2	32.5
– No Provision	3.5	3.7
– Information Not Available	.1	.8

percentages apply to prevalence

PENSIONS

OFFICE 1976 (% employment)	NON-OFFICE 1976
----------------------------------	--------------------

Pension Provisions – Voluntary Early Retirement^{*(1)}

– Full, Adjusted, Deferred, Contributions	31.0	21.9
– Full, Deferred, Contributions	6.7	7.8
– Adjusted, Deferred, Contributions	37.3	28.0
– Adjusted, Deferred	14.2	20.9
– Other Combinations	10.8	21.4

Note: Full = Immediate Full Pension
Adjusted = Immediate Adjusted Pension
Deferred = Deferred Pension
Contributions = Return of Contributions

Voluntary Early Retirement*

Eligibility Requirements – Full Pension*

– Minimum Age Only	7.9	4.7
– Minimum Service Only	1.2	2.5
– Age-Service Combination	.5	.4
– Minimum Age and Minimum Service	24.5	30.5
– Other Combinations	13.9	11.1
– No Minimum Requirements	.1	.1
– No Immediate Full Pension	51.8	49.7
– Information Not Available	.1	1.0

Eligibility Requirements – Adjusted Pension*

– Minimum Age Only	21.5	19.3
– Minimum Service Only	5.0	9.9
– Age-Service Combination	10.1	19.4
– Minimum Age and Minimum Service	40.5	25.5
– Other Combinations	10.7	12.5
– No Minimum Requirements	2.2	.6
– No Immediate Adjusted Pension	9.7	11.8
– Information Not Available	.3	1.0

Eligibility Requirements – Deferred Pension*

– Minimum Age Only	.9	.6
– Minimum Service Only	36.6	45.9
– Minimum Age and Minimum Service	49.0	40.8
– Other Combinations	7.7	6.3
– No Minimum Requirements	5.7	4.8
– No Deferred Pension	–	.2
– Information Not Available	.1	1.4

• percentages apply to prevalence

⁽¹⁾ subject to eligibility requirements

PENSIONS

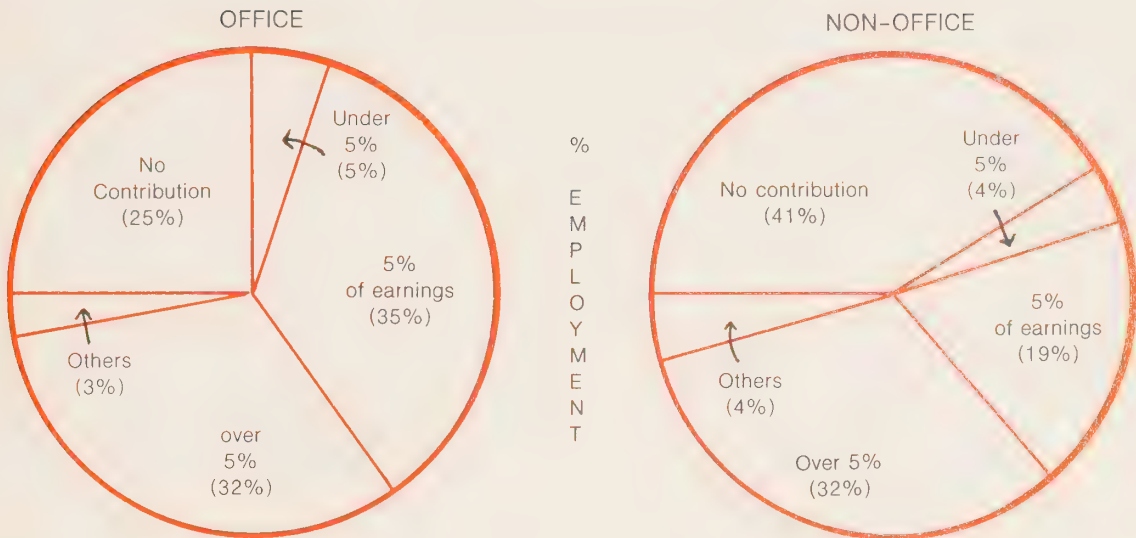
	OFFICE 1976 (% employment)	NON-OFFICE 1976
Pension Provisions – Illness or Disability ^{*(1)}		
– Immediate Full Pension	21.3	22.9
– Immediate Adjusted Pension	6.6	14.0
– Full, Adjusted	10.9	10.1
– Other Provisions	30.0	35.5
– N/A, Long-Term Disability Only	28.8	15.1
– N/A, No Provisions	2.3	1.4
– Information Not Available	.1	1.0
Pension Provisions – Involuntary Early Retirement*		
– Specific Provisions	33.6	42.0
– No Specific Provisions	66.4	58.0
Post-Retirement Adjustments		
– 7% Adjustment	.6	.8
– 9% Adjustment	–	.4
– 10% Adjustment	1.1	.4
– 11% Adjustment	7.3	6.2
– Other Percentage Adjustment	6.3	1.2
– Uniform Increase of \$15/mo.	1.2	.7
– Uniform Increase of \$40 – \$42/mo.	5.7	13.4
– Uniform Increase of \$45 – \$50/mo.	2.4	.4
– Other Dollar Amounts	8.2	10.3
– Adjusted on an Individual Basis	11.1	10.4
– Other Adjustments	31.8	29.9
– No Adjustments Made	24.0	25.1
– No Information Available	.2	.8

* percentages apply to prevalence

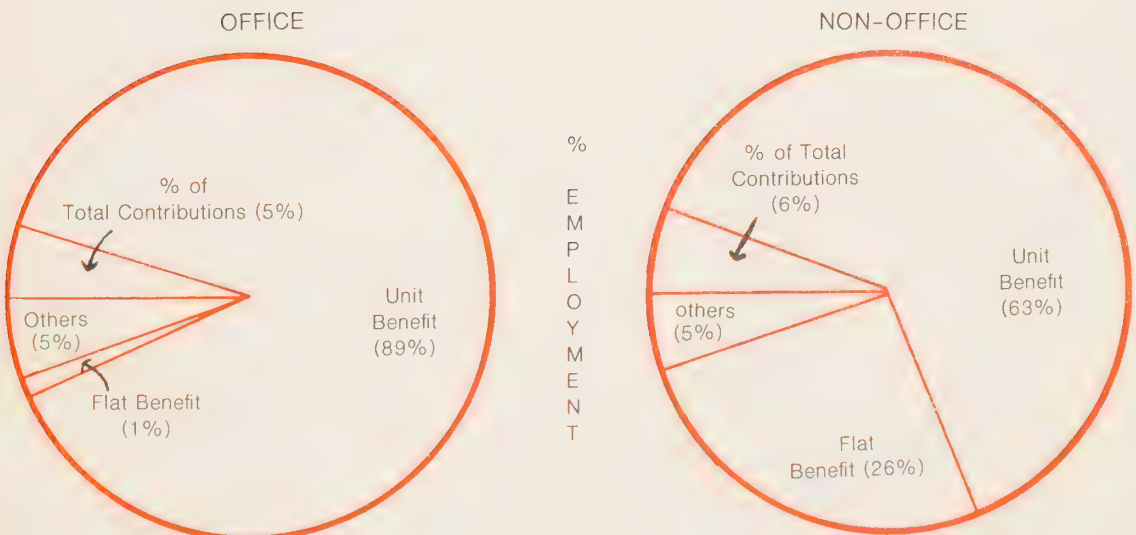
(1) subject to eligibility requirements

PENSIONS

EMPLOYEE CONTRIBUTIONS, 1976

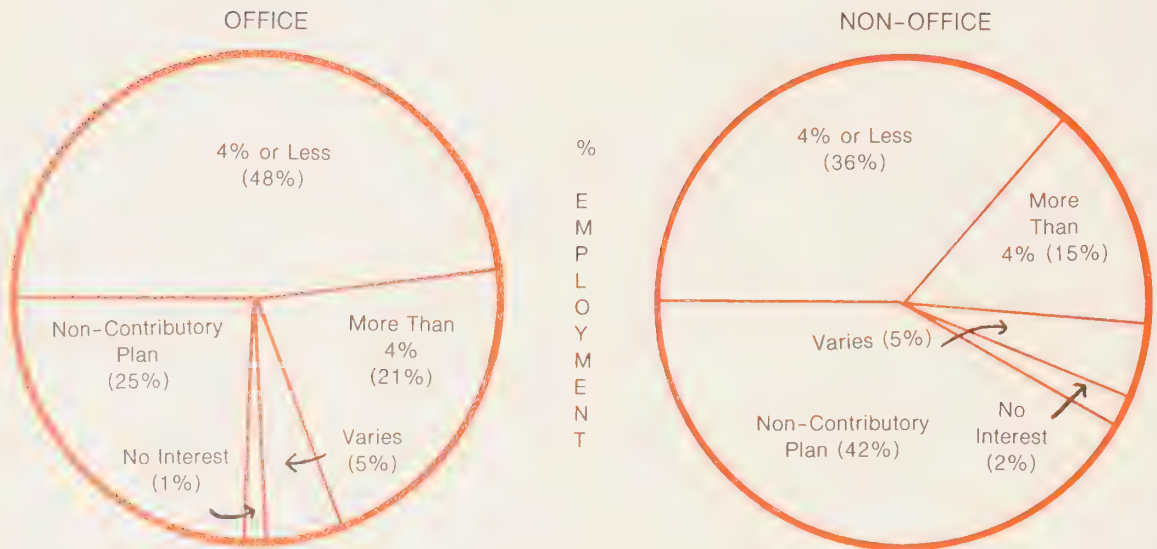


BENEFIT FORMULAE, 1976

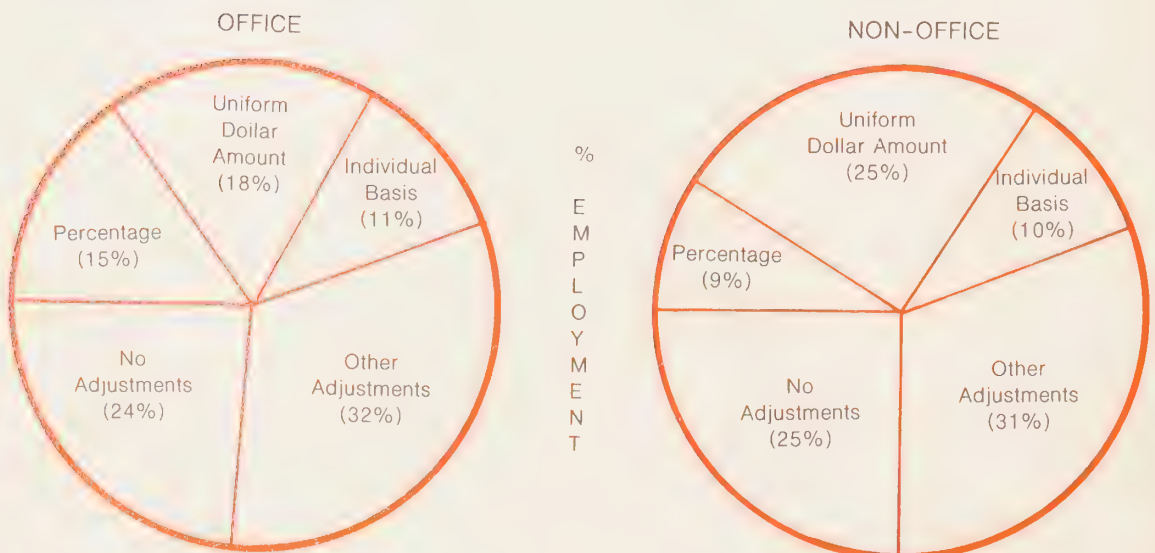


PENSIONS

INTEREST ON REFUNDED CONTRIBUTIONS, 1976



POST-RETIREMENT ADJUSTMENTS, 1976



**HOURS
OF
WORK**

HOURS OF WORK

Hours of work have been tabulated on a weekly basis. They exclude lunch periods and include paid rest periods. Information on hours worked per week is presented in the following graph. The tables present data on weekly hours, flexible hours and compressed work weeks. In 1967 almost one-quarter of the office employment worked more than 37.5 hours per week. By 1976 only 9% of office employment worked more than 37.5 hours and almost 39% worked 35 hours or less, an increase from 23% in 1967. In 1967, 95% of non-office employment worked 40 or more hours per week. By 1976, this had dropped to 79%, with 12% of non-office employment working 37.5 hours per week, compared with only 2% in 1967.

Flexible working hours refers to arrangements allowing groups of employees flexibility in their starting and finishing times, provided that a specified number of hours are worked. Establishments employing 32% of office employees now have such arrangements for at least some of their staff. Compressed work weeks are normal work weeks of less than five days, or for shift workers less than five shifts per week. Firms with 10% of the office and 13% of the non-office employment had provisions for such a work week for at least a portion of their staff in 1976.

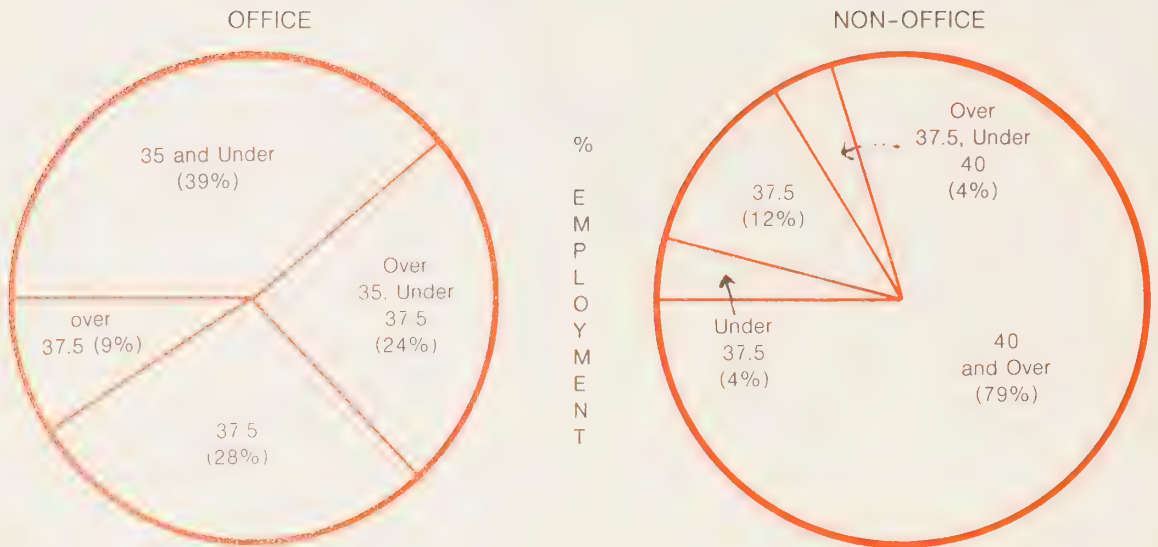
HOURS OF WORK

	OFFICE		NON-OFFICE	
	1967	1976 (% employment)	1967	1976
PREVALENCE	100.0	100.0	100.0	100.0
Hours per Week*				
– Under 35	2.8	6.0	–	–
– 35	19.1	32.8	1.9	1.6
– Over 35, Under 37.5	21.0	23.9	0.5	2.1
– 37.5	32.7	28.5	1.7	12.0
– Over 37.5, Under 40	1.1	1.3	1.2	4.2
– 40	21.3	7.3	91.5	77.5
– Over 40	2.0	.1	3.2	1.7
– Variable	–	.1	–	.9
Flexible Hours – Total Starting Time Period*				
– Under 1 Hour		1.1		0.1
– 1 Hour		3.8		1.2
– Over 1 Hour, Under 2 Hours		3.4		0.3
– 2 Hours		.9		–
– Over 2 Hours, Under 3 Hours		12.4		–
– 3 Hours		6.3		–
– Others		4.0		–
– No Flexible Work Schedules		68.1		98.4
Flexible Hours – Total Finishing Time Period*				
– Under 1 Hour		1.1		.1
– 1 Hour		3.8		1.2
– Over 1 Hour, Under 2 Hours		1.7		.3
– 2 Hours		.9		–
– Over 2 Hours, Under 3 Hours		13.7		–
– 3 Hours		2.7		–
– Others		7.9		–
– No Flexible Work Schedules		68.2		98.4
Compressed Work Weeks – Days/Week*				
– 3 Days		.6		–
– 4 Days		3.7		2.9
– Variable		5.6		10.5
– No Compressed Work Weeks		90.1		86.6

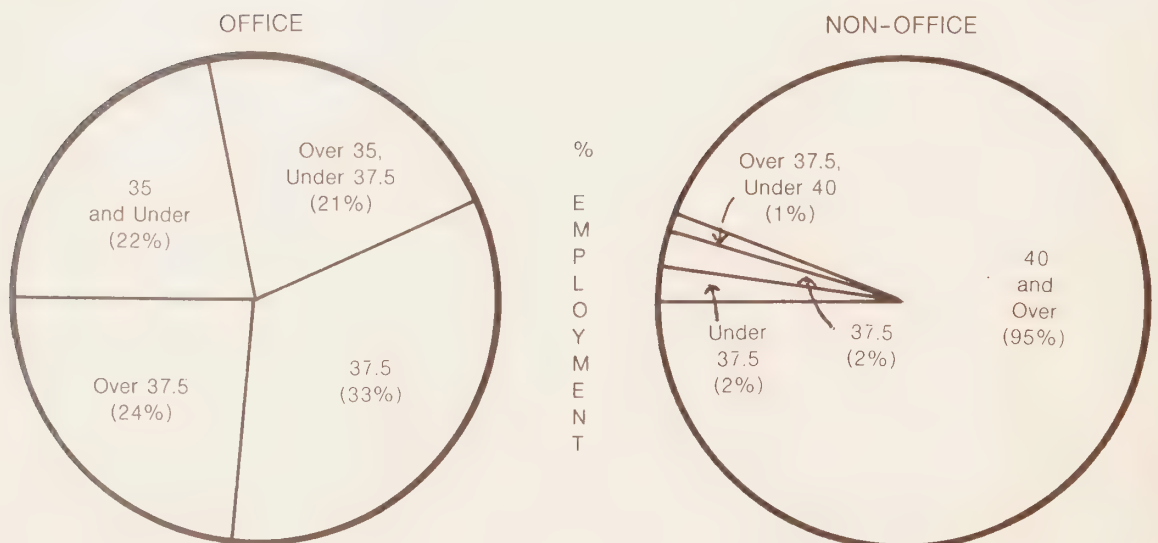
* percentages apply to prevalence

HOURS OF WORK

HOURS PER WEEK, 1976



HOURS PER WEEK, 1967



PREMIUM

HOURS

Overtime Compensation

Shift Work

Week-end Work

Call Back Duty

Stand-by Duty

Extra Duty

PREMIUM HOURS

Premium hours are those which occur outside of the employing establishments' weekly hours for employees working a regular Monday to Friday day shift at their normal occupation. When additional hours are worked, compensation, if applicable, may be granted at straight time or premium rates.

In using this section the reader should be particularly aware of the weighting procedures described in the introduction. Each establishment is weighted separately by its number of management/professional, office and non-office employees. The percentages of employment which appear in the tables and graphs actually show items of data as weighted by size of employer, not by employees participating in the benefit. The benefits shown previously generally applied to all employees in establishments providing the benefit and either interpretation of data would be acceptable; benefits in this section usually apply only to a small number of employees in each establishment and such parallels should not be drawn.

Additional data are given in the tables and graphs on management/professional staff as there are significant differences in policy for this group in respect to premium hours.

OVERTIME COMPENSATION

Overtime is work in excess of the normal daily or weekly hours of work in a given establishment. Compensation for this work is practically universal in the office and non-office categories. However, establishments employing only 68% of the management and professional personnel granted compensation to these employees. As significant differences in the eligibility for compensation and its characteristics apply to these employees, information is presented separately for them.

The following tables present information on employees eligible for compensation, the type and rate of compensation, meal allowances, and advance notice required for overtime. Three charts illustrate the applicable rates of compensation on a normal working day for all three categories of employees. Whereas most office and non-office employees are eligible for compensation in those firms which grant it, 100% of management and professional employees are eligible to receive overtime compensation in those establishments employing only 3% of this category of employees. Very few employees, according to the tables, are permitted to take their compensation in the form of leave only. Those who do have the choice, however, receive it at a variety of rates, ranging from straight-time (1T) to double time (2T) in a few instances. In terms of cash compensation, firms employing 45% of the management and professional employment pay their staff at straight-time rates. However, 69% of the office employment and 49% of the non-office employment receive time and one-half ($1\frac{1}{2}T$). Establishments with a majority of the management and professional employees compensate overtime at rates varying from straight-time (1T) to time and one-half ($1\frac{1}{2}T$). Most employees receive the same rate of overtime compensation on both the first and second days of rest and are not paid a meal allowance. Advance notice for overtime on a normal work day is required in those establishments with 4% of the management and professional, 5% of the office, and 12% of the non-office employment. For the remainder, informal policies may apply or no notification at all may be required.

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1976	NON-OFFICE 1976
PREVALENCE	67.8	97.9	100.0
Employees Eligible for Compensation*			
– Under 50%	14.4	.9	.1
– 50% – 74%	11.2	3.2	–
– 75% – 99%	31.9	10.0	.8
– 100%	3.1	85.0	98.5
– Information Not Available	39.4	.9	.6
Type of Compensation*			
– Cash Only	41.6	55.0	79.1
– Leave Only	.7	.1	–
– Cash or Leave	57.7	44.9	20.9
Rate of Leave*			
– 1T	17.8	13.6	4.7
– 1 ½T	7.7	13.4	6.4
– 2T	–	1.5	1.6
– Varies	32.9	16.5	8.1
– Cash Only	41.6	55.0	79.2
Rate of Overtime Compensation Normal Work Day*			
– 1T	45.0	2.0	.5
– 1 ½T	23.1	68.6	48.5
– More Than 1 ½T	8.2	17.5	40.3
– Other Basis	23.0	11.8	10.7
– Leave Only	.7	.1	–
First Day of Rest*			
– 1T	30.5	1.9	.5
– 1 ½T	36.7	67.9	62.5
– More Than 1 ½T	4.9	16.5	25.9
– Other Basis	26.8	11.2	9.0
– No Overtime This Day	.4	2.4	2.1
– Leave Only	.7	.1	–
Second Day of Rest*			
– 1T	30.5	1.9	.5
– 1 ½T	32.0	44.0	39.1
– More Than 1 ½T	19.0	44.2	51.7
– Other Basis	17.4	7.4	6.6
– No Overtime This Day	.4	2.4	2.1
– Leave Only	.7	.1	–

* percentages apply to prevalence

OVERTIME COMPENSATION

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1976	NON-OFFICE 1976
High Rate of Compensation on Second Day of Rest*			
– If First Day Worked	11.0	4.3	5.5
– In All Circumstances	5.5	28.6	31.3
– N/A, Same Rate Both Days	81.2	63.0	60.7
– N/A, Neither Day Worked	.4	2.4	2.1
– N/A, Overtime on Weekly or Bi-Weekly Basis	1.2	1.6	.4
– N/A, Leave Only	.7	.1	–
Meal Allowance*			
– \$2.00 and Under	4.8	10.8	19.6
– \$2.50 – \$3.90	2.9	18.3	11.4
– \$4.00 – \$5.00	.7	3.4	2.5
– Varies	15.8	5.3	6.1
– Meal Provided	2.1	1.7	4.6
– Not Paid	73.7	60.5	55.8
Advance Notice Required For Overtime on a Normal Work Day*			
– Under 1 Day	2.1	2.3	5.3
– 1 Day	1.8	2.8	6.1
– 2 Days	.2	.2	.6
– Informal	36.3	43.8	34.2
– None	59.6	50.9	53.8

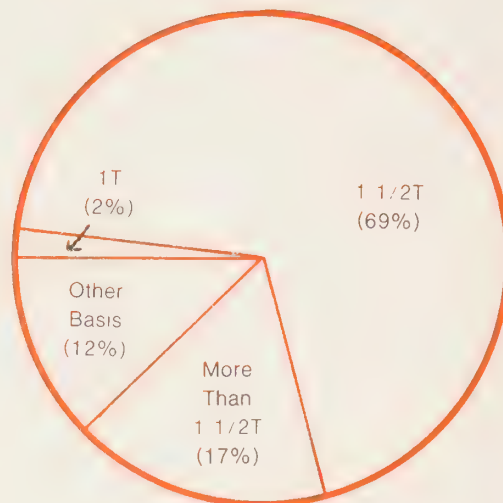
* percentages apply to prevalence

OVERTIME COMPENSATION

RATE OF COMPENSATION ON A NORMAL WORK DAY, 1976

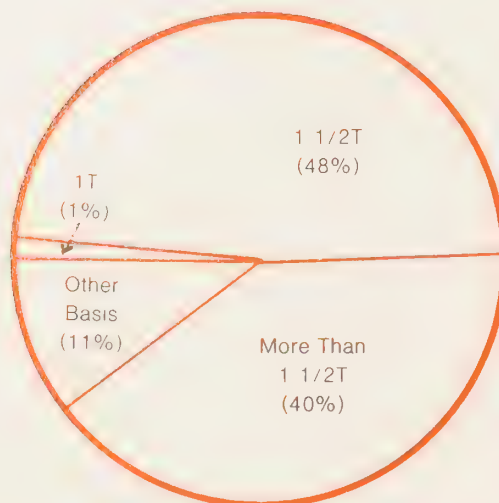


MANAGEMENT/PROFESSIONAL



OFFICE

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NON-OFFICE

WEEKEND WORK

Data on establishments which scheduled work on Saturday only or on both Saturday and Sunday are presented in the following table. The groups that were most frequently scheduled for weekend work included doctors, nurses, engineers, and librarians in the management and professional category; data processors, laboratory technicians, store personnel, library staff, telephone and console operators, admitting and billing clerks and animal care attendants in the office category; and security guards, stationary engineers, truck and bus drivers, production workers, cleaning staff, food services personnel and maintenance crews in the non-office category. In general, very few employees receive extra compensation for regularly scheduled work on Saturdays only with the exception of non-office employees. However employees who must work both Saturday and Sunday on a regular basis are compensated in more instances. Among management/professional and office employees this compensation is most often in the form of pay at the rate of time and one-half (1 ½T) while non-office employees may receive extra compensation in the form of cents per hour or pay at premium rates.

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE			
– Saturday Only Worked	2.0	9.2	4.1
– Saturday and Sunday Worked	28.9	49.8	80.9
Premium – Saturday Only Worked*			
– 18¢ – 22¢ Per Hour	—	—	22.0
– 25¢ Per Hour	—	—	1.0
– 1 ½T	4.1	.6	12.8
– No Premium	95.9	99.4	64.2
Premium – Saturday and Sunday Worked*			
– Saturday			
– 10¢ – 25¢ Per Hour	—	2.4	4.2
– 45¢ – 75¢ Per Hour	—	—	1.4
– 1 ¼T	—	—	.7
– 1 ½T	42.5	5.2	2.8
– Flat Amount	—	.4	.1
– Other Basis	—	3.3	2.4
– No Premium Paid	57.5	88.7	88.4
– Sunday			
– 10¢ – 25¢ Per Hour	—	1.2	1.2
– 40¢ – 55¢ Per Hour	—	2.4	3.9
– 1 ¼T	42.5	7.3	7.3
– 2T	—	—	1.2
– Flat Amount	6.0	5.3	17.2
– Percentage of Annual Salary	—	—	.2
– Other Basis	—	3.3	3.3
– No Premium Paid	51.5	80.5	65.7

* percentages apply to appropriate prevalence

CALL BACK DUTY

Call back duty applies to those employees who are subject to recall to work outside of their normal working hours. Groups frequently subject to recall were: nurses and engineers in the management/professional category; data processors, quality control staff and technicians in the office category; and maintenance crews, truck drivers, stationary engineers, dock, sewer and production workers in the non-office category. In the following table minimum call back pay is presented in straight-time hours for consistency, thus, for example, four hours worked at time and one-half appear as six hours' pay. All non-office and most office employees receive compensation for call-back pay. Only 67% of management/professional employment receive such compensation, however. Most employees who receive compensation are paid a minimum of from four to six hours' pay and are usually compensated only for actual time spent at the work site. Most establishments do not pay the cost of the employees' transportation.

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE	67.1	66.3	91.7
Minimum Guaranteed Compensation on a Normal Working Day*			
– Under 3 Hours' Pay	—	—	.5
– 3 Hours' Pay	8.2	12.3	11.9
– 3.8 Hours' Pay	18.3	—	.9
– 4 Hours' Pay	17.9	31.0	47.9
– 4.5 Hours' Pay	.1	6.0	15.8
– 5 Hours' Pay	15.7	10.4	4.5
– 5.6 – 6 Hours' Pay	2.4	22.0	15.8
– 7 – 8 Hours' Pay	—	.7	1.3
– Other Formula	1.2	.2	1.1
– Pay at Straight-time, No Minimum	2.5	2.3	.1
– Pay at Overtime Rate, No Minimum	.9	3.1	.2
– No Compensation for Call-Back	32.8	12.0	—
Hours Worked Calculated On*			
– Portal to Portal Basis	14.7	14.7	15.6
– Time at Work Site Only	52.4	70.8	79.2
– Other Basis	—	2.5	5.2
– No Compensation	32.9	12.0	—
Transportation Costs*			
– Paid	19.2	14.0	23.0
– Not Paid	80.8	86.0	77.0

*percentages apply to prevalence

STAND-BY DUTY

Stand-by is the requirement that employees be available for duty outside of their normal working hours. The groups most frequently required to be on stand-by were: nurses and engineers in the management and professional category; supervisors, technicians and programmers in the office category; and maintenance staff, electricians, utility staff and stationary engineers in the non-office category. The majority of establishments do not require that employees be available for duty outside their normal working hours. Of those that do have this requirement, the most popular form of compensation is \$2.00 to \$4.00 or an hour's pay for the stand-by period. All formulae are presented in the table as per an eight hour stand-by period on a normal working day.

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE	36.2	18.3	28.5
Compensation Formulae (Normal Work Week – Per 8 Hour Period)*			
– Less Than 1 Hour's Pay	4.8	–	–
– 1 Hour's Pay	33.9	–	7.4
– 1.5 – 2 Hours' Pay	2.4	7.0	5.4
– \$2.00 – \$4.00	32.0	61.6	22.8
– \$5.00 – \$9.00	9.6	14.6	5.6
– Varies by shift	–	–	1.0
– Weekly Basis	6.0	–	7.5
– Other Basis	–	4.0	–
– No Compensation	4.8	6.3	26.4
– No Stand-by, Normal Work Week	6.5	6.5	23.9

*percentages apply to prevalence

SHIFT WORK

When employees work all or a substantial part of their daily hours of work on a schedule which differs from the establishment's normal work day, shift scheduling is necessary. Groups most frequently reported as working on a shift basis were nurses and newspaper staff in the management and professional category; data processors, computer operators, technicians, clerks, telephone operators and dispatchers in the office category; and maintenance staff, truck and bus drivers, stationary engineers, security staff and material handlers in the non-office category. As the following table shows, premiums were paid for all but a few instances of shift work. Premiums were usually paid on the basis of cents per hour worked on shift or dollars per whole shift worked.

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE			
Evening Shift Worked	63.5	86.6	97.4
Night Shift Worked	55.4	76.5	94.1
Compensation for Evening Shift*			
– Percentage of Salary			
– 4% – 5%	–	2.2	3.8
– 6% – 9%	1.5	2.4	.2
– 10% – 15%	5.6	8.4	2.4
– Cents Per Hour			
– 8¢ – 14¢	–	5.7	6.1
– 15¢	–	14.2	18.9
– 16¢ – 19¢	4.4	15.0	8.2
– 20¢	10.2	8.2	24.7
– 21¢ – 25¢	–	6.8	11.7
– 26¢ – 40¢	2.7	5.1	5.6
– Dollars Per Shift			
– \$1.00 – \$1.90	1.8	6.3	2.3
– \$2.00 – \$2.50	1.6	.7	2.7
– \$3.00 – \$3.50	19.8	10.5	5.7
– Others	5.5	2.5	2.7
– Built into Salary	16.7	3.4	–
– Weekly Hours Reduced	–	–	1.1
– Others	17.5	4.8	3.9
– No Premium Paid	12.6	3.8	2.3

*percentages apply to appropriate prevalence

SHIFT WORK

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1976 (% employment)	NON-OFFICE 1976
Compensation for Night Shift*			
— Percentage of Salary			
— 4 – 8%	1.7	2.0	2.1
— 10%	1.6	8.9	4.1
— 15%	3.1	3.4	.9
— Cents Per Hour			
— 10¢ – 15¢	—	6.7	4.2
— 16¢ – 19¢	5.1	4.7	6.5
— 20¢	8.6	27.2	24.4
— 21 – 25¢	3.1	8.0	26.8
— 30¢ – 35¢	—	.6	7.7
— 36¢ – 50¢	3.1	3.8	5.4
— Dollars Per Shift			
— \$1.00 – \$1.90	3.5	6.9	1.8
— \$2.00 – \$2.50	.4	.7	3.2
— \$3.00	22.1	11.9	5.9
— Others	6.3	2.9	2.8
— Built into Salary	13.8	3.8	.1
— Weekly Hours Reduced	—	—	1.1
— Others	16.2	6.2	4.0
— No Premium Paid	11.4	2.3	1.2

*percentages apply to appropriate prevalence

EXTRA DUTY

Extra duty pay, often referred to as acting pay, is additional compensation received by an employee for undertaking duties, on an interim basis, which carry a higher rate of pay than his own. As the following table shows, most non-office employees may be required to perform extra duties, and half of those performing such duties must work a qualifying period before they receive extra compensation or acting pay. Many management and professional employees, required to perform extra duties, receive no extra compensation for the performance of those duties.

	MANAGEMENT/ PROFESSIONAL 1976	OFFICE 1976 (% employment)	NON-OFFICE 1976
PREVALENCE	66.1	73.2	89.1
Qualifying Period for Acting Pay*			
— None	7.5	8.3	49.0
— 1 – 5 Hours	2.0	9.3	17.9
— 1 Day	11.1	19.0	9.3
— 3 – 5 Days	14.3	31.2	12.1
— 2 – 3 Weeks	.8	3.3	.4
— 4 – 8 Weeks	29.0	—	—
— Other	7.5	9.6	8.2
— No Compensation	27.8	19.3	3.1

* percentages apply to prevalence

**FINANCIAL
BENEFITS**

Severance Pay

Retirement Allowances

Non-Production Bonuses

Production Bonuses

FINANCIAL BENEFITS

Financial benefits have either immediate or future monetary value to individual employees and are usually related to circumstances rather than salary. All employees may be eligible for these benefits but relatively few are likely to receive them in any given year. Again it should be noted that data refer to the employment of the establishment rather than the employees receiving the benefit.

SEVERANCE PAY

Severance pay is cash or leave received by employees when their services with an employer are terminated. Remuneration for earned credits such as vacation or sick leave are excluded. The following table shows the prevalence of this type of benefit and the formulae which apply in particular circumstances. In the table "variable days per year of service" refers to formulae in which the number of days of pay granted varies by the length of service the employee has attained. When severance pay is granted, the most common circumstances under which it is paid are termination due to lay-off and technological change, and, to a lesser extent because of inefficiency. Severance pay is rarely granted in case of disability, misconduct, resignation, or death.

	OFFICE 1976	NON-OFFICE 1976
	<i>(% employment)</i>	
PREVALENCE	38.6	40.3
Benefit Formulae – Disability*		
– Days Per Year of Service	9.1	5.5
– Dollars Per Year of Service	0.2	0.8
– Not Granted For Disability	90.7	93.7
Benefit Formulae – Misconduct*		
– 10 Days Per Year of Service	3.3	1.9
– Discretionary	3.7	2.7
– Not Granted For Misconduct	93.0	95.4
Benefit Formulae – Resignation*		
– 3 Days Per Year of Service	2.0	2.0
– Variable Days Per Year of Service	4.2	1.9
– Not Granted For Resignation	93.8	96.1
Benefit Formulae – Lay-off*		
– 3 – 5 Days Per Year of Service	3.8	3.4
– 7 – 10 Days Per Year of Service	6.7	6.5
– Variable Days Per Year of Service	51.5	38.7
– Variable Dollars Per Year of Service	28.3	32.8
– Other Formulae	0.6	7.4
– Discretionary	4.7	5.8
– Not Granted for Lay-Off	4.4	5.4

* percentages apply to prevalence

SEVERANCE PAY

	OFFICE 1976	NON-OFFICE 1976
	<i>(% employment)</i>	
Benefit Formulae – Inefficiency*		
– 10 Days Per Year of Service	3.3	1.9
– Variable Days Per Year of Service	37.8	31.7
– Other Formulae	1.6	0.1
– Discretionary	3.7	2.7
– Not Granted For Inefficiency	53.6	63.6
Benefit Formulae – Technological Change*		
– 3 – 5 Days Per Year of Service	3.3	3.5
– 7 – 10 Days Per Year of Service	6.8	6.8
– Variable Days Per Year of Service	47.5	39.7
– Other Formulae	0.8	3.9
– Discretionary	35.7	37.8
– Not Granted for Technological Change	5.9	8.3
Benefit Formulae – Death*		
– Days Per Year of Service	5.2	11.7
– Other Formulae	1.9	2.4
– Discretionary	0.2	0.7
– Not Granted For Death	92.7	85.2

* percentages apply to prevalence

RETIREMENT ALLOWANCES

Retirement allowances are either cash payments or paid leave granted to retiring employees. Any earned credits such as vacation or sick leave are not to be considered to be part of retirement allowances. As the following table shows, the most popular formula employed to determine the amount of this allowance involved multiplying a variable number of days by the years of service.

	OFFICE 1976	NON-OFFICE 1976
	<i>(% employment)</i>	
PREVALENCE	10.9	11.1
Benefit Formulae*		
– 3 Days Per Year of Service	4.6	3.3
– 5 Days Per Year of Service	11.3	6.0
– Variable Days Per Year of Service	44.5	42.8
– Uniform Dollars Per Year of Service	11.4	14.2
– Variable Dollars Per Year of Service	9.6	14.0
– Uniform Days	1.4	1.0
– Uniform Dollars	5.6	3.2
– Other Formulae	11.6	15.5

* percentages apply to prevalence

NON-PRODUCTION BONUSES

Non-production bonuses are defined as regularly or irregularly paid bonuses not directly related to production, merit, sales, cost of living, profit sharing or length of service. All amounts under \$25. were excluded as they usually represent Christmas turkeys or long-service awards. The amount of the bonus paid to an employee most often depended upon his level of earnings in both the office and non-office categories.

	OFFICE		NON-OFFICE	
	1967	1976 (% employment)	1967	1976
PREVALENCE	5.7	4.8	1.8	2.5
Basis of Bonus Formulae*				
– Uniform Amount		14.3		17.6
– Level of Earnings		36.7		47.4
– Seniority		15.8		10.8
– Position and Seniority		1.3		–
– Earnings and Seniority		30.0		–
– Position, Earnings, Seniority		1.4		18.5
– Other Basis		–		5.7
– Discretionary		.5		–

* percentages apply to prevalence

PRODUCTION BONUSES

Production bonuses are defined as additional amounts of compensation paid to individual employees for above average production. They are usually granted for exceeding work standards and as an incentive for higher production. Such bonuses are extremely rare for office employees and where they do exist they are granted informally at the manager's discretion. Establishments with 11.3% of the non-office employment provided such bonuses to these employees, usually on a piecework basis or on the basis of time-motion studies, annual cost reductions or the maintenance of production quotas under hazardous working conditions.

	OFFICE		NON-OFFICE	
	1967	1976 (% employment)	1967	1976
PREVALENCE	.7	.1	18.7	11.3
Basis for Bonus				
– Written Formula		—		96.6
– Managerial Discretion		100.0		3.4

* percentages apply to prevalence

**PHYSICAL
CONDITIONS**

Mileage Allowances

Parking Facilities

MILEAGE ALLOWANCES

The following table shows the prevalence of establishments in which employees are compensated for using their automobiles on company business and the formulae used to calculate these allowances. In 1967 no employees covered by this report received more than 15¢ per mile as a flat mileage allowance. In 1976, 32% of office employment and 29% of non-office employment received more than 15¢ per mile.

	OFFICE		NON-OFFICE	
	1976	1967 (% employment)	1967	1976
PREVALENCE	79.0	92.5	60.1	66.2
Compensation Formulae*				
– Flat Mileage Allowance				
– Under 10¢ Per Mile	3.3	—	3.1	—
– 10¢ – 14¢ Per Mile	55.3	10.5	45.1	4.3
– 15¢ Per Mile	1.6	11.3	.4	35.2
– 16¢ Per Mile	—	6.8	—	4.8
– 17¢ Per Mile	—	10.8	—	9.1
– 18¢ Per Mile	—	12.1	—	12.3
– 19¢ – 25¢ Per Mile	—	2.3	—	2.3
– Variable Mileage Allowance	23.7	27.3	26.8	16.2
– Fixed Allowance	.7	—	.5	—
– Other Formulae	15.3	18.1	24.1	15.8

* percentages apply to prevalence

PARKING FACILITIES

The following table shows the prevalence of establishments (by percentages of employment) which provide parking facilities to any employees at their work locations with supplementary information on the availability of space, the general location of the establishments which provide space, and the charges levied for various types of parking facilities.

	OFFICE		NON-OFFICE	
	1967	1976 (% employment)	1967	1976
PREVALENCE	83.2	78.3	81.7	87.9
Availability of Space*				
– To Some Employees	51.8	13.2	38.6	9.7
– To All Employees	48.2	77.3	61.4	80.2
– Information Not Available	–	9.5	–	10.1
General Location of Establishment*				
– Core Area		41.0		24.7
– Middle Area		27.6		38.3
– Outer Area		12.9		20.0
– Locations in Various Areas		18.5		17.0
Charges For Indoor Parking*				
– Charged	33.3	34.2	22.7	19.5
– No Charge or No Parking	66.7	65.8	77.3	80.5
Charges For Outdoor Parking – Block Heater*				
– Charged	13.5	28.3	8.2	23.5
– No Charge or No Parking	86.5	71.7	91.8	76.5
Charges For Outdoor Parking – No Block Heater*				
– Charged	36.3	47.0	23.5	27.7
– No Charge or No Parking	63.7	53.0	76.5	72.3

* percentages apply to prevalence

PART III

EMPLOYER EXPENDITURE

EMPLOYER EXPENDITURE

General

This expenditure presentation consists of an analysis of benefits in terms of the costs of the plans to the employer weighted by the number of employees in each establishment providing the given benefit. The principal presentations are in tabular form and there is some graphic illustration. The narrative provides background and technical information on the development and use of the statistics.

In 1976, 71% of the establishments which submitted data on the prevalence and characteristics portion of the survey also filed expenditure returns. These establishments represented 78% of the overall employment covered in Part II of this publication. Returns were, however, often incomplete both because of the absence of detailed employer records in respect to such benefits as personal and sick leave, and because of varying systems of recordkeeping not necessarily compatible with any one reporting format. These difficulties preclude the presentation of a mean expenditure of employer outlay for a "total" benefit package. Such a mean cannot be derived by adding together the means of individual benefits because expenditures on benefits overlap, the applicability of provincial premiums and/or employer contributions vary and there are different combinations of benefits which individual expenditures cover.

This part of the publication presents information on 22 selected individual benefits for 1976, 19 selected individual benefits for 1967, and 6 Modular Benefit Groups for 1976. The Modular Benefit Package was developed by the Bureau to permit analysis of data in groups, or packages, of benefits. This presentation enables users to assemble a total package comparable to the coverage offered within their own organizations.

Reporting Years

Establishments which participated in the 1967 and 1976 surveys were requested to submit expenditure data for their twelve-month accounting period which most closely coincided with the 1967 or 1975 calendar years.

Bases for Calculation

Data are presented for office employees, non-office employees and both categories combined and expressed as percentages of straight-time payroll and the average dollar outlay per employee. Expressing an expenditure as a percent of a straight-time payroll (gross payroll minus pay for premium hours and financial benefits) is used as it is not subject to severe fluctuations reflecting unusually high severance payments or concentrations of overtime and it requires a minimum of estimation. Because of its relative stability, it also has potential for trend measurement. The average dollar outlay per employee per year is simply the employers' expenditures on the benefit divided by the total number of employees in those establishments which reported the benefit. It is readily understood and is not easily affected by outside variables.

Estimating Procedures

Record data were requested from participants in every instance for which its provision was possible. In other instances soundly supported estimates were accepted. In the case of holidays, vacations, sick leave, personal leave and rest periods, situations for which cumulative payroll records are often not available, detailed methods of estimation were provided to ensure consistency. All estimates were thoroughly checked prior to inclusion in any tabulations.

Data provided by some participants had to be modified for inclusion in the survey. The survey sample consists of establishments chosen for industrial, size and regional representation. A few employers could provide data only on a company wide basis. To ensure appropriate weighting of these data, they were pro-rated by the numbers of office and non-office employees in the survey establishment. A similar procedure was used when no split was provided between expenditures for the office and non-office groups. In each case such factors as age and sex distribution within the company or establishment, comparability of plans and provincial legislation were noted and taken into account where possible.

In some instances, expenditures were reported for groups or packages of benefits. Consideration was given to

distributing these costs to the individual component benefits. However, none of the estimating procedures examined were satisfactory and the more useful approach of developing the overall package concept was developed. Thus the quantity of reporting on package costs may be observed to exceed the quantity of reporting on individual component benefits in several instances.

Provision of Expenditure Data

Expenditure returns were received from 104 of the 146 establishments in the 1976 survey. These returns represent 78% of the employment reported for the 1976 survey. In 1967, expenditure returns were received from 148 of 178 establishments surveyed. These returns represented 89% of the employment reported for the 1967 survey.

Most of the tables in this part of the publication contain information on prevalence, expressed as a percentage of employment, and all tables present information on the percentage of employment for which an expenditure is reported. The first measure simply reflects the percentage of employment for which an incidence of a particular benefit was reported in the prevalence and characteristics portion of the survey. The second measure reports the percentage of employment surveyed which actually reported an expenditure on a particular benefit. For instance, in 1976, establishments with 100% of the employment in the office category reported an incidence of "holidays" while establishments with only 80% of employment actually reported an expenditure on this benefit. For "supplementary unemployment benefits", establishments with 14% of the office employment in 1976 reported an incidence but only 4% of office employment actually reported an expenditure for this benefit.

The employment figures for the 1976 and 1967 surveys are as follows:

	1976	1967
Office	96,951	96,981
Non-Office	94,949	98,639
All Categories	191,900	195,620

While separate data for management and professional employees are presented for some benefits and working conditions in Part II of this publication, the figures on office employment include all management and professional employees.

INDIVIDUAL BENEFITS, 1976

Information on individual benefits for 1976 is presented in the following three tables to enable comparison or assessment of data on a benefit by benefit basis. The tables present data on mean annual employer expenditure for 22 benefits and working conditions for the office category, non-office category and for all categories combined. The tables show the prevalence of the benefit, the percentage of employment surveyed for which an expenditure is reported and the expenditure, expressed as a percentage of straight-time payroll and as dollars per employee.

The characteristics of the benefit plans in a given organization greatly influence the expenditures or the costs of these plans. In addition, the following are some of the other factors which may affect expenditures on employee benefits even by organizations having identical employee benefits:

- the level of salaries or wages and the number of hours worked which affects expenditures on various forms of pay for time not worked. This factor may also directly affect expenditures on group life insurance, sickness indemnity and pension plans in which benefits are related to employee earnings;
- the size of the organization;
- the occupational mix, age and sex distribution, and length of service of employees, influence the participation in, and utilization of contingent and graduated benefits, such as retirement allowances;
- the methods of funding and the investment policies of pension plan trustees as well as the nature of the pension plan itself;
- the impact of the collective bargaining process;
- the degree of astuteness exercised by the employer in negotiating with insuring companies;
- the extent of employee participation in voluntary plans;
- the eligibility requirements for participation in benefit plans and the exclusion of groups of employees;
- the share of the premium paid by employees participating in insured benefit plans;
- the experience in one year, which may influence the expenditure required to provide insured benefits in subsequent years;
- government legislation.

An overall package of employer expenditures cannot be derived from the following tables for two principal reasons. First, there is a certain amount of overlap in expenditures on benefits. For example, the interrelationships between sickness benefits and long-term disability insurance make it difficult to provide expenditure data for each benefit. The second difficulty is that cumulating mean employer expenditures assumes that the benefits involved are universal. The simple addition of mean expenditures on individual benefits credits employers who do not sponsor or contribute to the benefit with the average contribution of those employers who do contribute.

INDIVIDUAL BENEFITS AND WORKING CONDITIONS
MEAN ANNUAL EMPLOYER EXPENDITURE
OFFICE CATEGORY, 1976

BENEFIT	Prevalence (% employment)	Reporting Expenditure (% employment)	Percent of straight-time payroll	Dollars per employee/yr.
Group Life Insurance	96.7	65.6	.76	103.52
Health Insurance				
— Provincial Health Care	46.0	24.0	.88	106.26
— Supplementary Health Insurance	94.7	51.4	.24	29.97
— Quebec Health Insurance	41.6	37.0	1.31	175.15
Salary Continuation				
— Paid Sick Leave	67.2	52.2	2.15	261.05
— Sickness Indemnity Insurance	15.0	9.8	1.65	212.64
— Paid Sick Leave & Sickness Indemnity Insurance Combined	16.9	6.2	2.83	347.85
— Long-Term Disability	58.8	35.3	.35	40.05
— Supplementary Unemployment Benefits	13.9	3.5	—	—
Legislated Benefits				
— Canada/Quebec Pension Plan	*	80.0	.99	121.82
— Workmen's Compensation	95.1 72.3	.65	87.18	
— Unemployment Insurance	*	77.9	1.13	139.70
Paid Time Away From Duty				
— Holidays	100.0	79.7	4.00	502.24
— Vacations	100.0	79.7	6.12	775.68
— Personal Leave	99.9	79.1	.38	47.89
— Rest Periods	90.6	67.5	4.42	536.88
Pensions	99.7	77.7	7.71	1,011.09
Financial Benefits				
— Severance Pay	38.6	19.7	.10	13.70
— Retirement Allowances	10.9	6.9	.33	34.05
— Non-Production Bonuses	4.8	.5	3.42	412.68
— Production Bonuses	.1	.1	—	—
— Profit Sharing	*	.2	4.43	594.29
· data not requested				

**INDIVIDUAL BENEFITS AND WORKING CONDITIONS
MEAN ANNUAL EMPLOYER EXPENDITURE
NON-OFFICE CATEGORY, 1976**

BENEFIT	Prevalence (% employment)	Reporting Expenditure (% employment)	Percent of straight-time payroll	Dollars per employee/yr.
Group Life Insurance	97.4	53.0	.58	63.62
Health Insurance				
– Provincial Health Care	50.6	17.7	1.35	140.37
– Supplementary Health Insurance	91.9	28.0	.35	35.49
– Quebec Health Insurance	35.0	28.9	1.15	125.04
Salary Continuation				
– Paid Sick Leave	35.4	23.7	2.75	296.22
– Sickness Indemnity Insurance	53.7	27.8	1.49	163.12
– Paid Sick Leave & Sickness Indemnity Insurance Combined	10.1	1.9	2.83	315.82
– Long-Term Disability	47.5	17.5	.49	51.50
– Supplementary Unemployment Benefits	30.6	24.9	.26	29.60
Legislated Benefits				
– Canada/Quebec Pension Plan	*	74.6	1.12	122.67
– Workmen's Compensation	100.0	72.3	1.59	179.38
– Unemployment Insurance	*	74.2	1.33	146.42
Paid Time Away From Duty				
– Holidays	100.0	76.6	3.98	438.80
– Vacations	100.0	76.6	6.57	735.75
– Personal Leave	99.1	76.2	.49	54.22
– Rest Periods	78.6	54.1	4.67	511.45
Pensions	95.9	69.1	7.12	809.04
Financial Benefits				
– Severance Pay	40.3	9.9	.14	16.38
– Retirement Allowances	11.1	3.1	.09	9.38
– Non-Production Bonuses	2.5	.3	.88	81.76
– Production Bonuses	11.3	6.4	7.40	797.14
– Profit Sharing	*	—	—	—

* data not requested

INDIVIDUAL BENEFITS AND WORKING CONDITIONS
MEAN ANNUAL EMPLOYER EXPENDITURE ALL CATEGORIES, 1976

	Reporting Expenditure (% employment)	Percent of straight-time payroll	Dollars per employee/yr.
BENEFIT			
Group Life Insurance	59.4	.68	85.90
Health Insurance			
– Provincial Health Care	20.9	1.08	120.57
– Supplementary Health Insurance	39.8	.28	31.89
– Quebec Health Insurance	33.0	1.24	153.43
Salary Continuation			
– Paid Sick Leave	38.1	2.33	271.80
– Sickness Indemnity Insurance	18.7	1.53	176.19
– Paid Sick Leave and Sickness Indemnity Insurance Combined	4.1	2.83	340.19
– Long-Term Disability	26.5	.39	43.80
– Supplementary Unemployment Benefits	14.1	.23	26.76
Legislated Benefits			
– Canada/Quebec Pension Plan	76.3	1.05	122.23
– Workmen's Compensation	72.3	1.12	132.78
– Unemployment Insurance	76.1	1.23	142.94
Paid Time Away From Duty			
– Holidays	78.2	3.99	471.47
– Vacations	78.2	6.34	756.31
– Personal Leave	77.7	.43	50.96
– Rest Periods	60.5	4.53	525.70
Pensions	73.5	7.43	917.05
Financial Benefits			
– Severance Pay	14.9	.11	14.59
– Retirement Allowances	5.0	.25	26.56
– Non-Production Bonuses	.4	2.41	281.05
– Production Bonuses	3.2	7.51	816.78
– Profit Sharing	.1	4.43	594.29

INDIVIDUAL BENEFITS, 1967

To complement the preceding presentation on 1976 expenditure data, the Bureau has included the following three tables on mean annual employer expenditure on 19 benefits and working conditions in 1967 for office, non-office and all employees combined. These data were extracted from the Pay Research Bureau's 1967 survey on Selected Benefits and Working Conditions in Industry, the same source as the 1967 data shown in Part II of this report.

This information is included to provide the user with an indication of general trends over the last eight years. Care should be exercised, however, as some individual benefits are no longer directly comparable.

Health Insurance plans have changed significantly over the last eight years. In 1967 Provincial Hospital Insurance was provided in only three provinces; by 1976 it had become an expanded benefit in all ten provinces. Consequently the type and content of Supplementary Health Plans have also changed greatly during this period. For 1967 three benefits were surveyed: Provincial Hospital Insurance, Supplementary Hospital Insurance and Surgical-Medical Insurance. For 1976 the following three types of health insurance plans were surveyed: Provincial Health Care, Supplementary Health Insurance and Quebec Health Insurance. Thus no direct comparisons may now be made between these groups of benefits.

Changes in methodology in the last eight years now make comparison of costs for Sickness Benefits difficult. Three types of this benefit were surveyed in both 1967 and 1976: Paid Sick Leave, Sickness Indemnity Insurance and, where some establishments provided both types of protection, Paid Sick Leave and Sickness Indemnity Insurance Combined. By adding up the percentages presented in the preceding tables (1976 data) on prevalence for these three types of sickness benefits, a figure close to 100% may be attained. This figure represents the prevalence, among the establishments surveyed, of some type of sickness benefit plan. A very small percentage of employment receives no income protection at all. If the same figures are added in the following tables (1967 data) however, a result greater than 100% will be attained due to extra counting of those establishments which provided Paid Sick Leave and Sickness Indemnity Insurance Combined but which were also counted with the individual benefits, Paid Sick Leave and Sickness Indemnity Insurance, as well. Because of this difference in methodology, these data are not directly comparable over the eight year period.

Another change in survey methodology affects the cost figure presented for Pension Plans. The 1976 figure presented in the preceding tables represents the cost to the employer of private pension plans only. The only 1967 figure available, which is presented in the following tables, includes with the cost of private pension plans the cost to the employer of the Canada/Quebec Pension Plans. Consequently, these figures are no longer directly comparable.

Finally, 1967 data are available in the following tables for the cost of Severance Pay and Retirement Allowances combined. For the 1976 survey information is presented for Severance Pay and Retirement Allowances separately, as two individual types of Financial Benefits.

Because benefit plans change and because methodology changes, direct comparison of individual benefit costs between 1967 and 1976 is difficult and should only be attempted with caution. Expenditure data for 1967 is being included in this report for general information only and for an indication of general trends over the last eight years.

INDIVIDUAL BENEFITS AND WORKING CONDITIONS
MEAN ANNUAL EMPLOYER EXPENDITURE
OFFICE CATEGORY, 1967

BENEFIT	Prevalence (% employment)	Reporting Expenditure (% employment)	Percent of straight-time payroll	Dollars per employee/yr.
Group Life Insurance	95.4	73.2	.58	37.64
Health Insurance				
– Provincial Hospital Insurance	40.5	7.7	.58	38.21
– Supplementary Hospital Insurance	83.6	32.3	.19	12.29
– Surgical-Medical Insurance	97.7	68.1	.68	42.71
Salary Continuation				
– Paid Sick Leave	85.6	60.0	1.58	104.79
– Sickness Indemnity Insurance	33.1	33.0	.44	22.58
– Paid Sick Leave & Sickness Indemnity Combined	19.2	24.6	1.43	85.17
– Long-Term Disability	41.3	18.0	.62	47.82
Legislated Benefits				
– Canada-Quebec Pension Plan	*	85.9	1.21	74.51
– Workmen's Compensation	88.4	77.3	.62	36.25
– Unemployment Insurance	*	78.7	.46	27.41
Paid Time Away From Duty				
– Holidays	100.0	85.9	3.48	221.19
– Vacations	100.0	85.0	5.12	329.62
– Personal Leave	100.0	34.3	.39	28.33
– Rest Periods	81.5	58.8	4.00	243.43
Pensions (including (C/QPP)	98.6	85.4	5.37	354.19
Financial Benefits				
– Severance Pay & Retirement Allowances	38.6	39.2	.69	34.49
– Non-Production Bonuses	5.7	12.8	1.64	117.91
– Production Bonuses	.7	.4	2.21	158.04

* data not requested

INDIVIDUAL BENEFITS AND WORKING CONDITIONS
MEAN ANNUAL EMPLOYER EXPENDITURE
NON-OFFICE CATEGORY, 1967

	Prevalence (% employment)	Reporting Expenditure (% employment)	Percent of straight-time payroll	Dollars per employee/yr.
BENEFIT				
Group Life Insurance	96.1	78.6	.52	27.65
Health Insurance				
– Provincial Hospital Insurance	41.5	13.0	.85	44.37
– Supplementary Hospital Insurance	81.7	31.5	.19	10.63
– Surgical-Medical Insurance	96.6	73.2	.91	49.11
Salary Continuation				
– Paid Sick Leave	38.5	30.4	1.83	102.17
– Sickness Indemnity Insurance	70.6	53.3	1.06	59.64
– Paid Sick Leave and Sickness Indemnity Insurance Combined	11.2	16.7	1.58	86.69
– Long-Term Disability	14.0	8.0	.39	21.38
Legislated Benefits				
– Canada/Quebec Pension Plan	*	91.7	1.42	78.62
– Workmen's Compensation	93.8	89.1	1.09	59.05
– Unemployment Insurance	*	88.8	.76	41.26
Paid Time Away From Duty				
– Holidays	99.8	90.5	3.64	205.28
– Vacations	100.0	90.5	5.55	308.87
– Personal Leave	95.7	47.6	.28	15.49
– Rest Periods	61.3	56.9	3.80	212.84
Pensions (including C/QPP)	91.8	91.2	5.66	331.97
Financial Benefits				
– Severance Pay and Retirement Allowances	43.0	40.1	.49	23.71
– Non-Production Bonuses	1.8	4.7	1.77	87.76
– Production Bonuses	18.7	6.0	7.73	376.69

* data not requested

**INDIVIDUAL BENEFITS AND WORKING CONDITIONS
MEAN ANNUAL EMPLOYER EXPENDITURE
ALL CATEGORIES, 1967**

	Reporting Expenditure (% employment)	Percent of straight-time payroll	Dollars per employee/yr.
BENEFIT			
Group Life Insurance	76.0	.55	32.42
Health Insurance			
– Provincial Hospital Insurance	10.4	.75	42.11
– Supplementary Hospital Insurance	31.9	.19	11.46
– Surgical-Medical Insurance	70.7	.80	46.05
Salary Continuation			
– Paid Sick Leave	45.1	1.65	103.90
– Sickness Indemnity Insurance	43.3	.83	45.59
– Paid Sick Leave & Sickness Indemnity Insurance Combined	20.6	1.49	85.79
– Long-Term Disability	13.0	.55	39.58
Legislated Benefits			
– Canada/Quebec Pension Plan	88.8	1.32	76.65
– Workmen's Compensation	83.2	.88	48.56
– Unemployment Insurance	83.8	.62	34.81
Paid Time Away From Duty			
– Holidays	88.8	3.56	212.92
– Vacations	87.8	5.35	318.84
– Personal Leave	41.0	.32	20.81
– Rest Periods	57.8	3.90	228.25
Pensions (including C/QPP)	88.3	5.52	342.62
Financial Benefits			
– Severance Pay and Retirement Allowances	39.7	.59	29.07
– Non-Production Bonuses	8.7	1.67	109.73
– Production Bonuses	3.2	7.38	363.02

MODULAR BENEFIT PACKAGE

This part of the report presents information on the basis of expenditures incurred for benefits to cover six basic situations affecting employees. Benefits are grouped in modules; users may assemble their own costs in a modular grouping suitable for comparisons. In preparing these modules the Bureau added each participant's expenditures within a grouping and weighted the information by the total number of employees.

Data are grouped in packages to minimize the overlapping of expenditures and to take into account the limited prevalence of some benefits. These packages were constructed to represent similar groups of benefits. For some instances, such as Salary Continuation, one expenditure often covered two benefits e.g. Sickness Benefits and Long-Term Disability. This datum would be included in the appropriate package but could not be assigned to the component benefits. Thus the quantity of reporting on package costs may be observed to exceed the quantity of reporting on individual benefits in several instances. Consequently, the sum of mean expenditures on individual benefits should not be expected to equal to mean on a package of benefits.

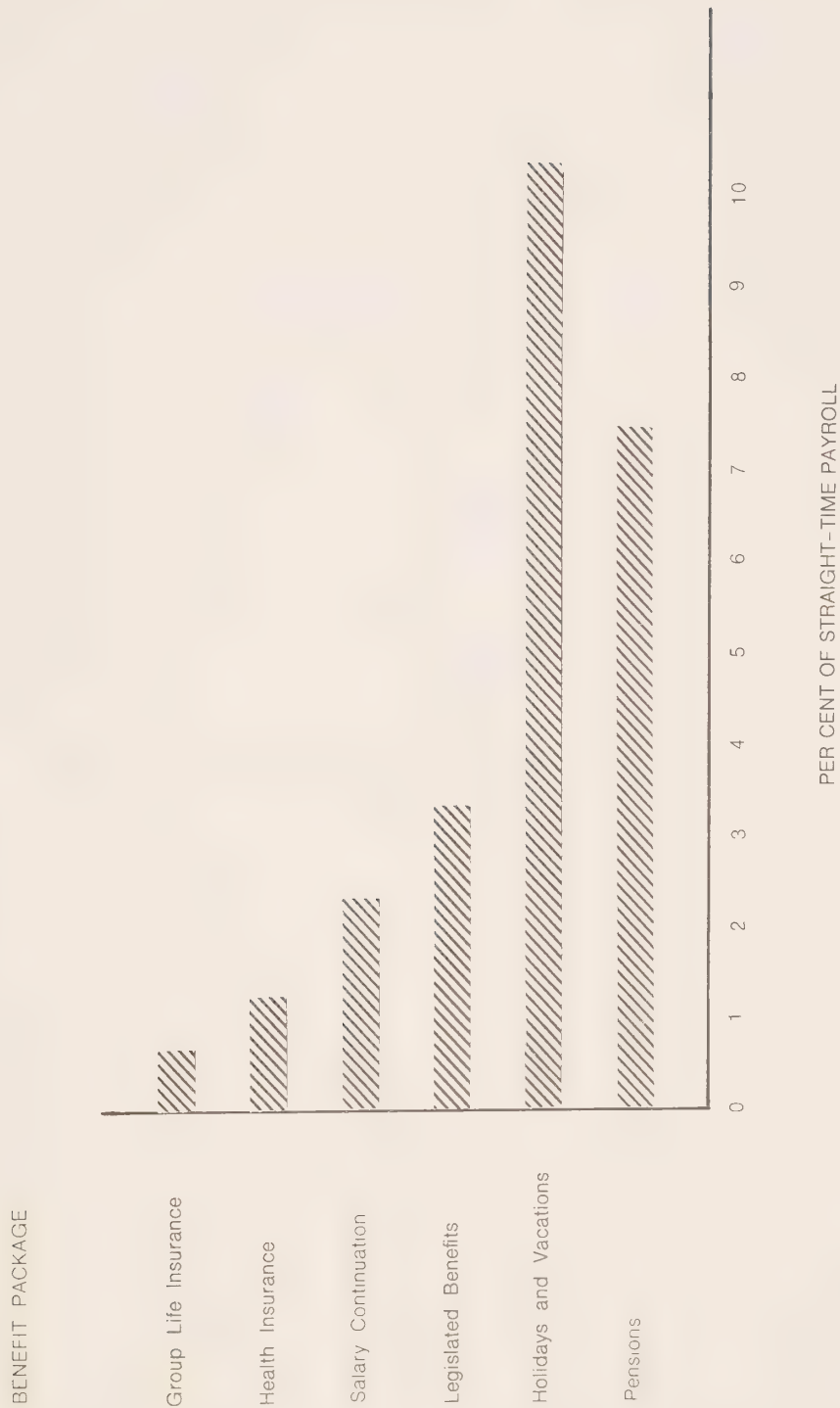
Data are presented for 1976 in the following three tables for office employment, non-office employment and for all categories combined for the following six modules:

- 1) Group Life Insurance, an individual benefit not grouped together with any other benefits.
- 2) Health Insurance, comprised of Provincial Health Care, Supplementary Health Insurance, and Quebec Health Insurance. This benefit is of particular interest because extra benefits provided under Medical Care Legislation vary by province and affect the scope of private insurance plans.
- 3) Salary Continuation, comprised of Paid Sick Leave, Sickness Indemnity Insurance, Paid Sick Leave and Sickness Indemnity Insurance Combined, and Long-Term Disability. This package reflects the growing tendency to integrate Sickness Benefits with Long-Term Disability Benefits.
- 4) Legislated Benefits, comprised of the Canada/Quebec Pension Plan, Workmen's Compensation and Unemployment Insurance. This package has almost universal application.
- 5) Holidays and Vacations, are presented together as a package as they are components of Paid Time Away From Duty. Personal Leave and Paid Rest Periods are generally suited for inclusion in this package but were excluded due to the lower prevalence of reported expenditure which would have diluted the package unduly.
- 6) Pension Plans, an individual benefit not grouped together with any other benefits.

MODULAR BENEFIT PACKAGE
MEAN ANNUAL EMPLOYER EXPENDITURE, 1976

	Reporting Expenditure (% employment)	Percent of straight-time payroll	Dollars per employee
BENEFIT PACKAGE			
		<i>OFFICE CATEGORY</i>	
Group Life Insurance	65.6	.76	103.52
Health Insurance	69.3	1.18	152.76
Salary Continuation	68.4	2.32	283.39
Legislated Benefits	78.0	2.72	342.29
Holidays and Vacations	79.7	10.12	1,277.92
Pensions	77.7	7.71	1,011.09
		<i>NON-OFFICE CATEGORY</i>	
Group Life Insurance	53.0	.58	63.62
Health Insurance	51.8	1.29	137.03
Salary Continuation	53.4	2.26	244.52
Legislated Benefits	74.6	3.99	441.76
Holidays and Vacations	76.6	10.55	1,174.55
Pensions	69.1	7.12	809.04
		<i>ALL CATEGORIES</i>	
Group Life Insurance	59.4	.68	85.90
Health Insurance	60.6	1.23	146.12
Salary Continuation	61.0	2.29	266.55
Legislated Benefits	76.3	3.33	390.42
Holidays and Vacations	78.2	10.33	1,277.78
Pensions	73.5	7.43	917.05

MODULAR BENEFIT PACKAGE
 MEAN ANNUAL EMPLOYER EXPENDITURE
 ALL CATEGORIES, 1976



APPENDIX A

SURVEY SAMPLE STATISTICS

APPENDIX A: SURVEY SAMPLE STATISTICS THE POPULATION BY INDUSTRY GROUP¹

Industry Group	Establishments	Employees
Electric Power and Gas	40	28,338
Communication	22	57,821
Mines, Quarries and Oil Wells	97	58,245
Finance and Real Estate	38	63,837
Transportation and Storage (excluding Railways)	192	73,976
Municipal Governments	30	79,801
Service	704	103,491
Hospitals and Universities	192	147,083
Trade	1,484	223,096
Manufacturing, Non-durable	1,345	452,767
Manufacturing, Durable	685	463,078
TOTAL	4,829	1,751,533

THE SAMPLE BY INDUSTRY GROUP

Industry Group	Establishment			Employees			
	1967-1973	1976	1967	1969	1971	1973	1976
Electric Power and Gas	8	7	11,818	9,971	10,522	10,911	14,870
Communication	8	8	22,838	23,700	25,315	27,566	29,479
Mines, Quarries and Oil Wells	8	7	4,236	4,509	5,656	5,628	5,775
Finance and Real Estate	8	8	8,318	8,742	8,831	8,477	8,341
Transportation and Storage (excluding Railways)	8	7	3,444	3,484	3,885	4,436	5,118
Municipal Governments	8	8	15,114	15,863	15,455	17,821	17,962
Service	10	4	802	1,396	1,374	1,634	1,403
Hospitals and Universities	14	15	28,013	28,135	28,187	27,242	29,890
Trade	21	8	14,747	13,969	12,605	11,870	5,226
Manufacturing, Non-durable	42	35	15,914	18,760	16,625	17,745	15,176
Manufacturing, Durable	43	37	45,070	44,217	38,150	39,475	35,197
SUB-TOTAL	178	144	170,314	172,746	166,605	172,805	109,157
Plus: 2 Pre-determined Establishments	2	2	25,306	23,507	24,361	22,086	22,743
TOTAL	180 ²	146	195,620	196,253	190,966	194,891	191,900

¹The larger establishments employing 75% of each industry group, Wage Rate Survey, October 1, 1966.

²The number of establishments that actually reported numbered 178, 177, 178, 180 and 146 for 1967 respectively. Expenditure returns were received from 104 establishments for 1976.

APPENDIX B

DEFINITIONS

APPENDIX B: DEFINITIONS

Office Employees: Clerical, stenographic, technical, general office workers and non-office supervisors above the level of working foremen.

Non-office Employees: Usually wage earners or hourly paid staff, including production, maintenance, warehouse, shipping, delivery staff, routemen and working foremen.

Management Employees: Employees below the executive level responsible for the conduct and control of the activities of the organization and engaged in the direction and motivation of its employees.

Professional Employees: Individual employees whose work is predominantly non-routine, requires discretion and judgement and is based on the application of a comprehensive body of knowledge.

Executives: Officers involved in planning and policy typically reporting to the Presidentiel level.

Employment: The survey establishment weighted by numbers of management/professional, office or non-office employees.

Annual Average Number of Employees: The number of employees drawing pay during the last pay period of each of twelve months, averaged.

Establishment: An operating unit having an independent existence in the sense that it contains within itself all the elements needed to carry on its activities. It is typically a factory, mine, store or similar unit of an organization or an independent firm.

Industry Group: A family of industries sharing a common purpose, for example, service, trade, manufacture, etc.

Industry: "A group of operating units, e.g. companies or establishments engaged in the same or similar kinds of economic activity, e.g. logging camps, coal mining, clothing factories, department stores, laundries". (Standard Industrial Clasification Manual, Revised 1970; Statistics Canada, Catalogue No. 12-501 Occasional).

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